

<i>SERFF Tracking Number:</i>	<i>LTCG-126510123</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44938</i>
<i>Company Tracking Number:</i>	<i>GWEEDYNAR</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Genworth Group Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>GW EE Dynamic Presentation Filing/GWEEDYNAR</i>		

Filing at a Glance

Company: Genworth Life Insurance Company		
Product Name: Genworth Group Long Term Care Insurance	SERFF Tr Num: LTCG-126510123	State: Arkansas
TOI: LTC03G Group Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 44938
Sub-TOI: LTC03G.001 Qualified	Co Tr Num: GWEEDYNAR	State Status: Closed
Filing Type: Advertisement	Author: Timothy Cassidy	Reviewer(s): Marie Bennett
	Date Submitted: 02/22/2010	Disposition Date: 03/01/2010
		Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: GW EE Dynamic Presentation Filing	Status of Filing in Domicile: Not Filed
Project Number: GWEEDYNAR	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: The filing will be submitted shortly to Delaware, Genworth's state of domicile.
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer, Association, Trust, Other
Filing Status Changed: 03/01/2010	Explanation for Other Group Market Type: Labor Unions
Deemer Date:	State Status Changed: 03/01/2010
Submitted By: Timothy Cassidy	Created By: Timothy Cassidy
Filing Description:	Corresponding Filing Tracking Number:
Please see attached cover letter.	

Company and Contact

Filing Contact Information

Timothy Cassidy, Compliance Manager	tcassidy@ltcg.com
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SERFF Tracking Number: LTCG-126510123 State: Arkansas
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TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Genworth Group Long Term Care Insurance
Project Name/Number: GW EE Dynamic Presentation Filing/GWEEDYNAR

5 Commonwealth Road 508-651-8800 [Phone] 24 [Ext]
Suite 2B 508-651-8804 [FAX]
Natick, MA 01760

Filing Company Information

(This filing was made by a third party - longtermcaregroup)

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6620 West Broad Street	Group Code: 350	Company Type: Life, Health & Annuity
Building 4	Group Name:	State ID Number:
Richmond, VA 23230	FEIN Number: 91-6027719	
(804) 922-5085 ext. [Phone]		

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: There is one piece at rate of \$25 per piece for total of \$25. Please note that only one piece is submitted but it is broken into 2 parts due to SERFF's document size limitations.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	02/22/2010	34341209
Genworth Life Insurance Company	\$25.00	02/25/2010	34440902

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/01/2010	03/01/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional Filing Fee Submitted	Note To Reviewer	Timothy Cassidy	02/25/2010	02/25/2010
Filing Fees	Note To Filer	Ashley Roberts	02/24/2010	02/24/2010

<i>SERFF Tracking Number:</i>	<i>LTCG-126510123</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 03/01/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Third Party Filer Authorization Letter		Yes
Supporting Document	Cover Letter		Yes
Supporting Document	Explanation of Variability		Yes
Supporting Document	45330VS		Yes
Form	EE Dynamic Presentation (Part 1)		Yes
Form	EE Dynamic Presentation (Part 2)		Yes

SERFF Tracking Number: *LTCG-126510123* *State:* *Arkansas*
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Note To Reviewer

Created By:

Timothy Cassidy on 02/25/2010 07:25 AM

Last Edited By:

Marie Bennett

Submitted On:

03/01/2010 02:08 PM

Subject:

Additional Filing Fee Submitted

Comments:

Dear Ms. Roberts:

We have added \$25.00 to the filing fee, which brings the total to \$50.00 for the one piece submitted. We understand that Arkansas' new rate is \$50.00 per advertising piece and will make a note of it for future filings.

Thank you.

Tim Cassidy

SERFF Tracking Number: *LTCG-126510123* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *44938*
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TOI: *LTC03G Group Long Term Care* *Sub-TOI:* *LTC03G.001 Qualified*
Product Name: *Genworth Group Long Term Care Insurance*
Project Name/Number: *GW EE Dynamic Presentation Filing/GWEEDYNAR*

Note To Filer

Created By:

Ashley Roberts on 02/24/2010 04:20 PM

Last Edited By:

Marie Bennett

Submitted On:

03/01/2010 02:08 PM

Subject:

Filing Fees

Comments:

Please send an additional \$25.00 for this filing. Thank you.

SERFF Tracking Number: LTCG-126510123 State: Arkansas

Filing Company: Genworth Life Insurance Company State Tracking Number: 44938

Company Tracking Number: GWEEDYNAR

TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified

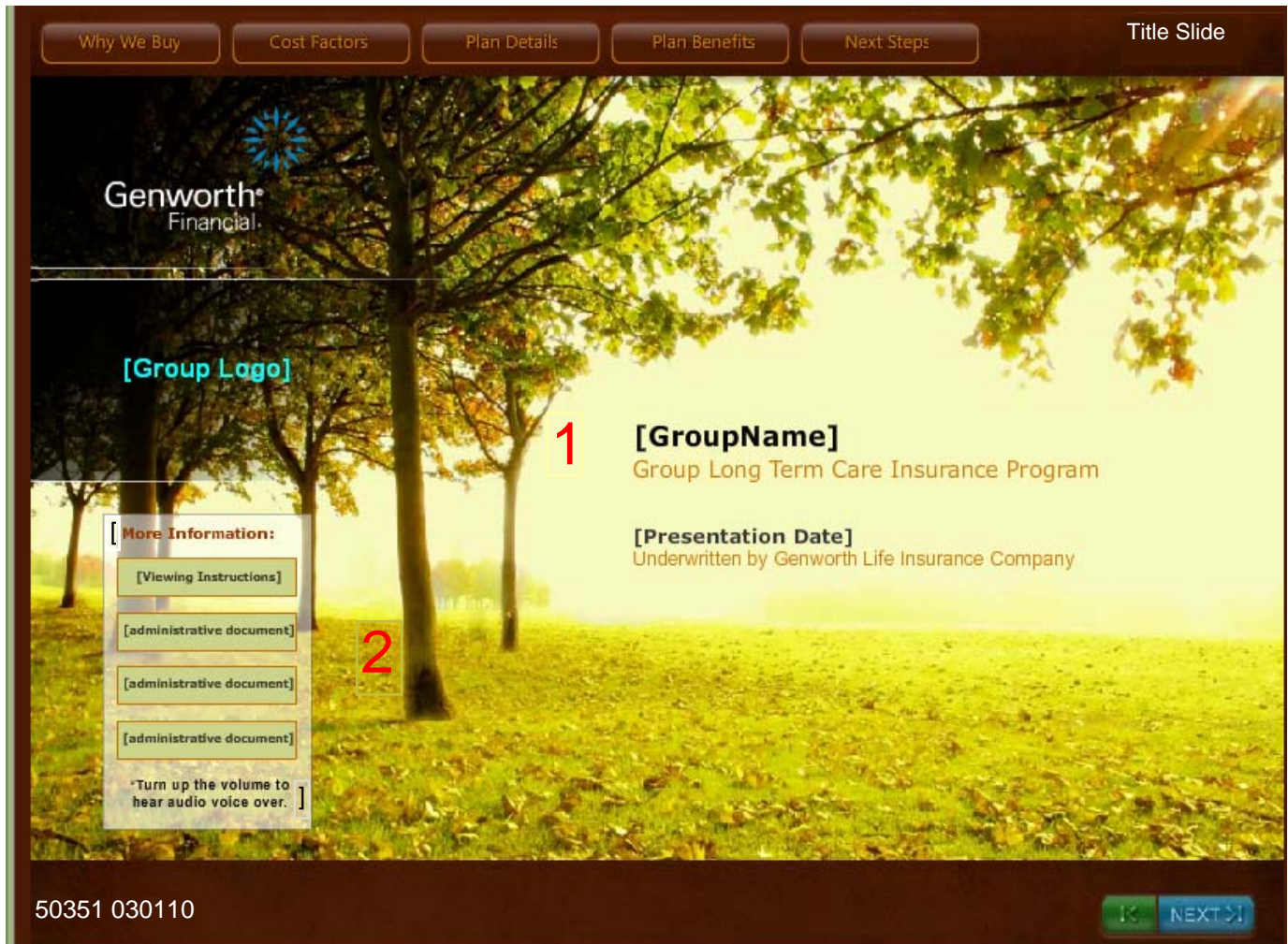
Product Name: Genworth Group Long Term Care Insurance

Project Name/Number: GW EE Dynamic Presentation Filing/GWEEDYNAR

Form Schedule

Lead Form Number: 50531 030110

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	50351 030110	Advertising	EE Dynamic Presentation (Part 1)	Initial		0.000	50351_030110_STD FILE_1of2.pdf
	50351 030110	Advertising	EE Dynamic Presentation (Part 2)	Initial		0.000	Pages from 50351_030110_STD FILE_2of2.pdf

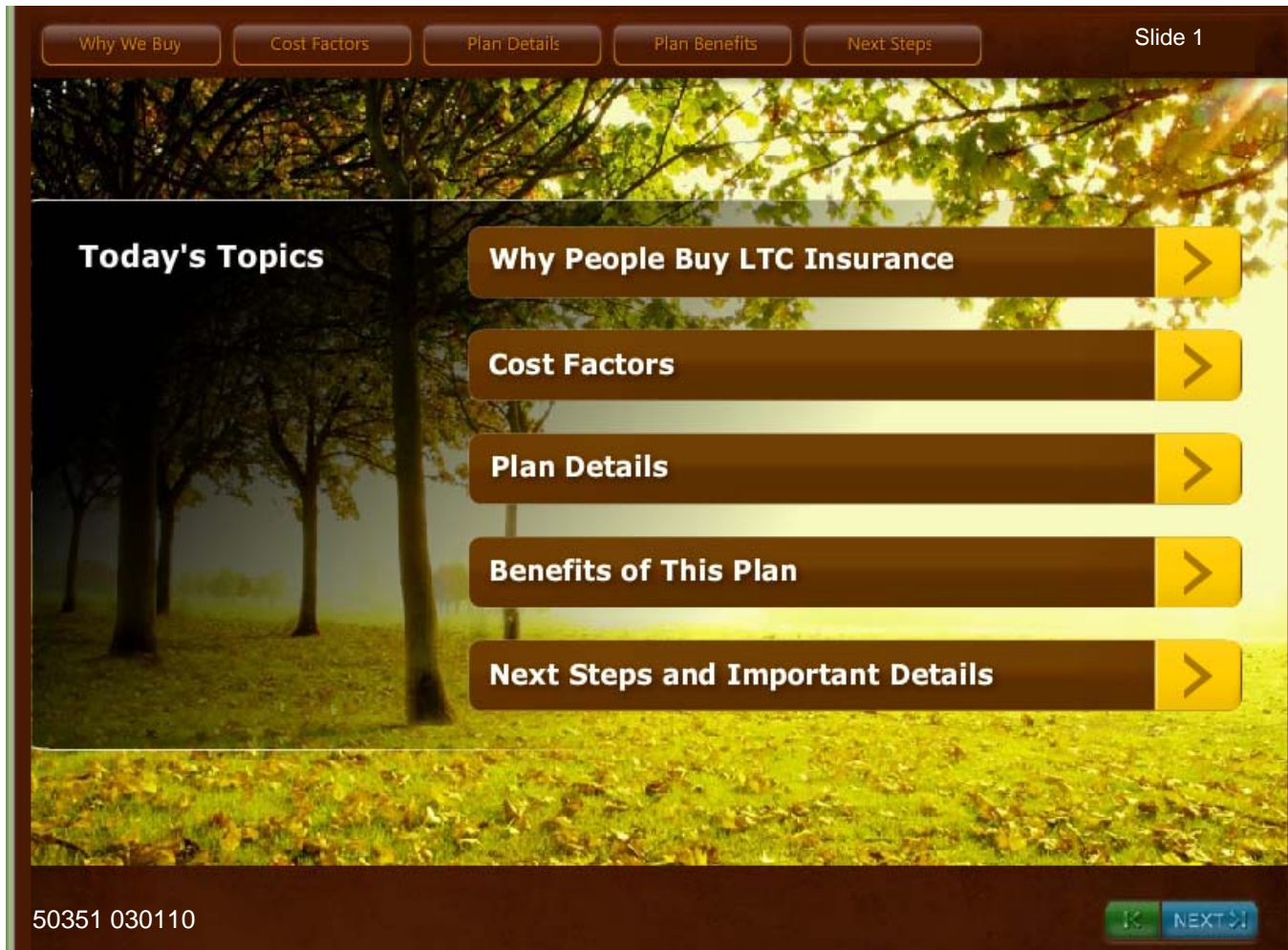


This presentation is to provide information about the Group Long Term Care Insurance benefit being offered, underwritten by Genworth Life Insurance Company (Genworth Life).

We are providing this presentation on the Group Long Term Care Insurance Program because we believe it's important for you and your families to plan for the possibility of a long term care situation and to understand how this unique benefit may help in that planning

This presentation should take about 30 minutes to review.

If you'd like additional details including benefit descriptions, exclusions and limitations, you can find them either at the Group's dedicated website, in the information kit, or by calling our toll free number. We'll tell you how to get to each of them later in the presentation.



These are the topics that will be covered:

- Why people buy long term care insurance: some of the myths and realities; and what long term care insurance is
- Cost Factors: You'll see what factors can impact long term care expenses
- Plan Details: Information on the Group Program
- Benefits of this Plan
- Next Steps and Important Details

We'll begin in a moment, or, if you're ready, please select the button on the screen.

Why People Buy LTC Insurance



- ✓ Help **protect retirement savings** and other assets they have put aside
- ✓ Help **protect family** and friends from the burdens of care giving
- ✓ Help **maintain control** and choice of where they receive their care
- ✓ Help them **stay in their homes** for as long as possible
- ✓ Help them maintain a level of **control and independence** in their lives



Why consider LTCI?
Click to view video

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◀ NEXT ▶

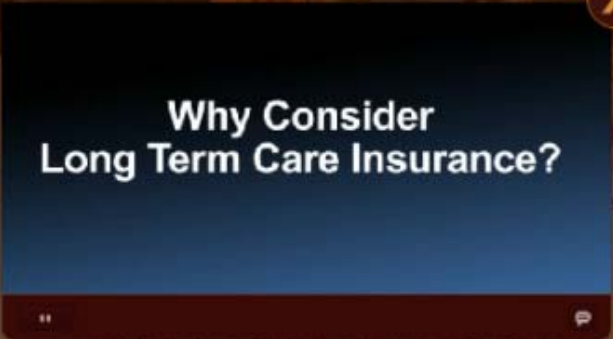
Let's review some of the key reasons why people consider long term care insurance:

- Many people want to keep from having to use their savings to pay for long term care. If you think about it, long term care costs may well be one of the most significant threats to retirement savings.
- Others, especially those who have been caregivers, want to protect their loved ones from having to go through the financial and emotional difficulties they have faced in caring for someone with a chronic condition.
- Some want to make sure they have options, when the time comes, to make choices about where and from whom they receive care.
- Many do not want to be in a Nursing Home and prefer to receive long term care in their homes.
- Most people want to preserve their independence and quality of life to the extent possible.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Slide 2 Video Pop-Up

Why People Buy LTC Insurance



- ✓ Help protect assets
- ✓ Help protect family
- ✓ Help maintain control and choice of where they receive their care
- ✓ Help them stay in their homes for as long as possible
- ✓ Help them maintain a level of control and independence in their lives

Why consider LTCI?
Click to view video

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PREVIOUS NEXT

Video Script:

Asset Protection

Stelling: We don't want to lose what we've worked very hard for and this was a solution -- if something catastrophic happened that we wouldn't have to change dramatically the way our lifestyles have become.

Cut to Turpin:

Turpin: For me long-term care was an absolute, essential, must, because when you weigh it against when what you have to pay or where you would go if you didn't have coverage – to a public facility, it didn't look appealing.

Impact on family

Stelling: Well in my case it would be the burden on the family, and with the way families are going in so many directions today, I don't think it would be right to expect to have that responsibility placed on them.

Stelling: Life goes on, family goes on, assets come and go, and I would be the one stuck in a bad nursing home if I didn't have proper coverage.

Cut to Stelling

Peace of mind

Stelling: Well, we knew that they had long term care insurance and we thought well, maybe, we ought to explore it because the price of medical coverage and the price of, you know, being housed in a facility is just outrageous; and you're just having a gamble when you don't think about long term care insurance. I'm not invincible, something could happen to me, this could be me. I could be there having my hip replaced. . . .I could be there having my knee replaced or some other even more dramatic and drastic procedure, so... it's nice to have a little bit of comfort.

Are you concerned about these issues?



Is Long Term Care Insurance right for you?

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- Have you been thinking about, or are you concerned about any these issues?
- If the answer is “Yes”, you are in the right place. We think we have some answers to questions you may have been worrying about.
- If the answer is NO, YOU may not be a good candidate for long term care insurance, at least not at this time. However this program may be something to consider sometime in the future for yourself or for some other members of your family now.

The Myths and Reality of Long Term Care Insurance

Myth or Reality?

It won't happen to me...

MYTH

My insurance already covers this...

M R

The government will pay...

M R

I can pay for this out of my savings...

M R

I can rely on my family...

M R

It's too expensive...

M R

* The National Clearinghouse for Long Term Care Information - "Own Your Future" website, U.S. Department of Health and Human Services, October 2008." ** "Long Term Care Financing: Policy Options for the Future." Feder, Komisar and Friedland, June 2007. Health Policy Institute, Georgetown University."



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PREVIOUS NEXT

There are many misconceptions about long term care. Knowing the realities might help you better understand whether long term care insurance might be for you.

The first is people think "it won't happen to me":

The reality is long term care situations happen far more often than people think. A Georgetown University Report shows that 7 in 10 people who reach age 65 will need some long term care during their lives.* And importantly, it doesn't just affect the elderly. In fact, 40% of people currently receiving long term care are adults 18 to 64 years old.**

2. My insurance will cover me:

Many people think either they are covered for long term care expenses either by their disability insurance or their health insurance. The realities are:

- Disability Insurance is designed to replace a portion of your income and is usually used to pay for basic living expenses. It is not designed to pay for long term care services.
- Health Insurance is designed to cover short term acute care such as hospital stays, operations prescription drugs and doctors visits, but usually pays little or nothing toward long term care.

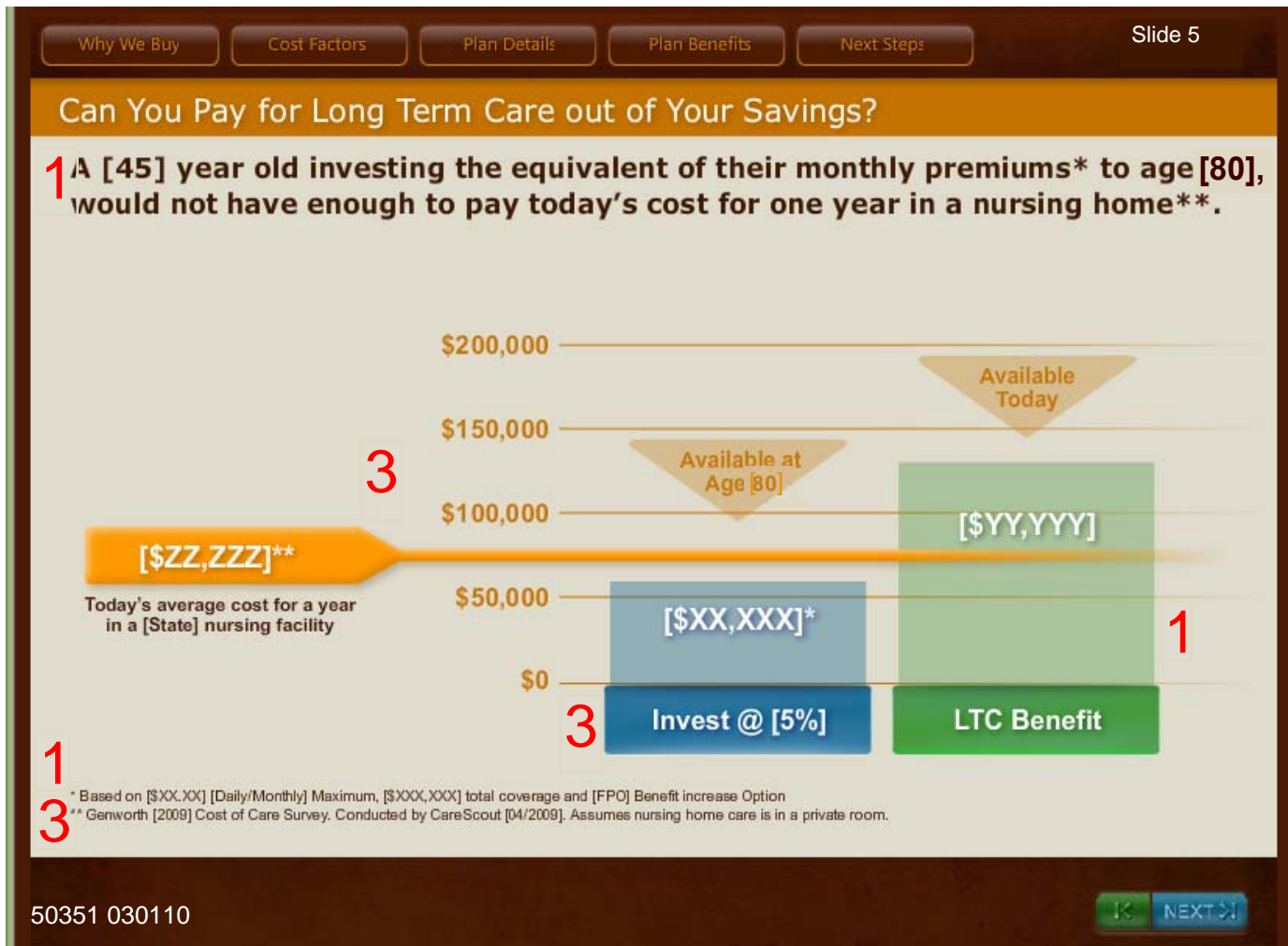
3. Perhaps the biggest misconception is that the government will pay for long term care:

- The reality is that these programs are limited and can be difficult to qualify for:
- Medicare is designed to cover healthcare and has significant limitations on the long term care services it covers.
- Medicaid pays for nursing home care but requires that you have little or no income and that you spend down a significant amount of your assets to pay for your long term care, which in most parts of the country means you can keep about \$2,000.

4. Many people think they can pay for this out of their savings

- The reality is that it is very difficult to save the amount necessary to cover long term care expenses.

* "Long Term Care Financing: Policy Options for the Future." Feder, Komisar and Friedland, June 2007. Health Policy Institute, Georgetown University." ** The National Clearinghouse for Long Term Care Information - "Own Your Future" website, U.S. Department of Health and Human Services, October 2008."



In this example, a person invested money every month that was equivalent to the monthly premium he or she could pay for long term care insurance.

3 Assuming the investment earned this interest [5%] after tax, by the time this person reaches age 80 he or she would've saved the amount reflected here in the blue column. Compare that to what the cost of a private room in a nursing home averages today.

On the other hand, the green column shows that a long term care insurance plan would provide much more coverage to help offset the expense of long term care, and it is available from the day it takes effect.

So...

Do you want to use your savings to pay for long term care?
 Or would you prefer to use the insurance to help protect your savings?

The Myths and Reality of Long Term Care Insurance

Myth or Reality?

It won't happen to me...

MYTH

My insurance already covers this...

MYTH

The government will pay...

MYTH

I can pay for this out of my savings...

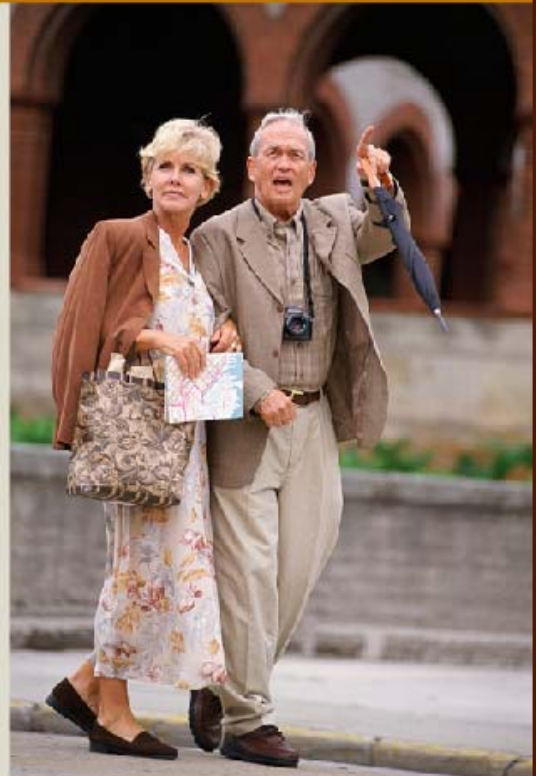
MYTH

I can rely on my family...

MYTH

It's too expensive...

M R



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⏪ NEXT ⏩

5. Some people think they can rely on family or friends to provide that care... But that's not really a good option in most cases. Caregiving is very difficult. People who have been through it talk about the time and energy required and the physical and emotional strain. Consider those issues as you think about whether this would be a good option in your situation.

6. Long term care insurance is too expensive

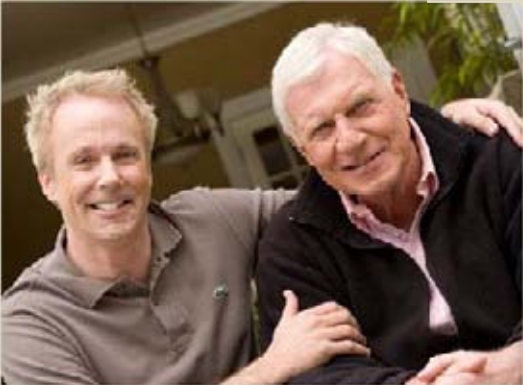
Coverage to help you address the costs of long term care is more affordable than most people think— and usually preferable to the alternative of no coverage.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 7

It's too expensive

1 Coverage for a [45]-year old, under this program with [\$XX,XXX] Facility Care Maximum can be as low as [\$XX]* per month – [about/less than] a dollar a day. 1

2/3



PREMIUMS AT
[45] Years Old

as low as
[\$XX.XX]

1

* Premiums shown are case specific and depend on the plan design and options available

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Next

As you can see, for some, protection can be [for as little as [less than] a dollar a day and] less 2/3 than most people think.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 7

It's too expensive

Coverage for a [45]-year old, under this program with [\$XX,XXX] Facility Care Maximum can be as low as [\$XX]* per month – [about/less than] a dollar a day.



PREMIUMS AT OTHER AGES

Age [40]	[\$XX.XX]*
Age [50]	[\$XX.XX]*
Age [55]	[\$XX.XX]*
Age [60]	[\$XX.XX]*
Age [65]	[\$XX.XX]*

1 1

* Premiums shown are case specific and depend on the plan design and options available

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Next

Of course your premiums will be based on your age and the plan choices you select.

What Is Long Term Care Insurance?



What does it cover?



How does it work?



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16 NEXT 21

You have reviewed why you might want to consider long term care insurance, and what some of the realities are when it comes to long term care, but exactly what does long term care insurance cover?

What Does Long Term Care Insurance Cover?



Long term care situations can result from:

Injuries caused by accidents

Illnesses like MS

Diseases like Alzheimer's or Parkinson's

Strokes and other chronic conditions

Activities include Bathing; Dressing; Eating; Continence; Toileting; and Transferring.

Cognitive impairments that require substantial supervision also qualifies for long term care.

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[PREV](#) [NEXT](#)

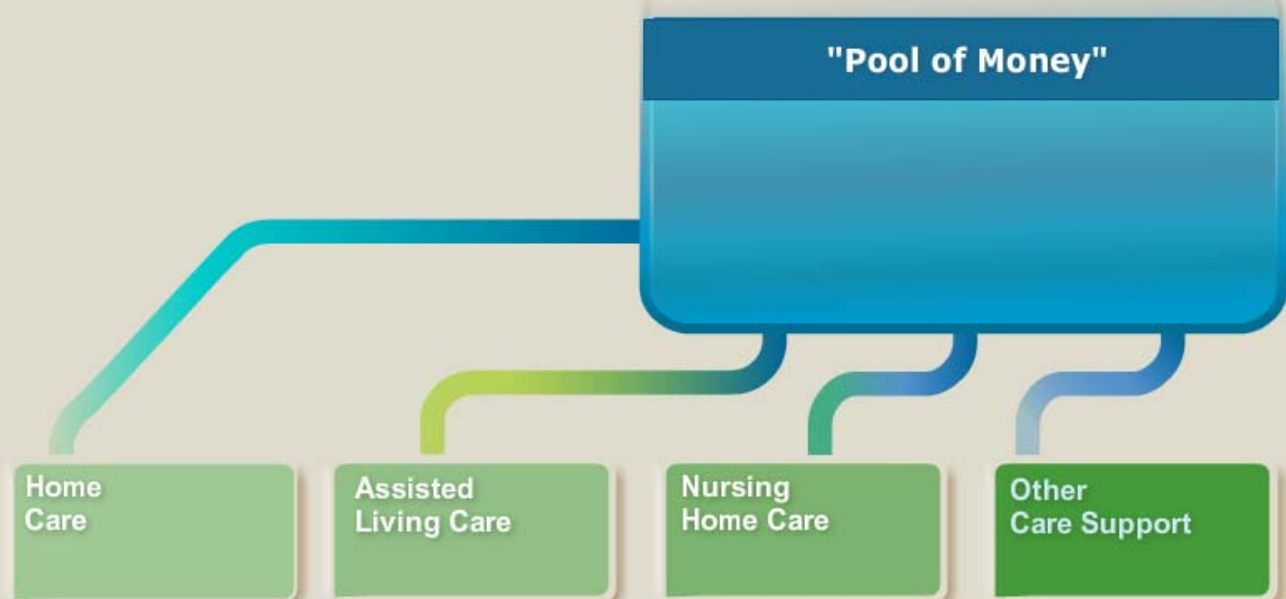
Long term care insurance covers expenses for the kind of help and care you would need if you can no longer perform 2 of 6 everyday activities like bathing, dressing, and even eating, and that situation is expected to last at least 90 days; Or you have a severe cognitive impairment like Alzheimer's disease where you need substantial supervision.

- In either case, the condition must be certified by a licensed healthcare professional.

You can also see there are a lot of potential causes for long term care situations, even for working-aged people.

How Does Long Term Care Insurance Work?

It provides a “Pool of Money” or Total Coverage Amount that can pay for covered long term care services when and where needed:



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K NEXT

- A key question is “How does Long Term Care insurance work?”. A simple answer is that it provides a pool of money that can be used to help reimburse the cost of your care in a variety of settings.
- It is important to note that long term care insurance doesn’t just pay for nursing home care. In fact, Genworth Life claims data indicates that most of the claims are for home and community care, where most people would prefer to be. *
- So, that pool of money can be used to pay for care and equipment:
 - At home and in the community (including adult day care)
 - In an assisted living facility
 - In a nursing home
 - And for things like wheelchair ramps and home monitoring systems.
- Specific limits apply to benefits and can be reviewed at the website, in the information kit and in the outline of coverage.

* Genworth Life Insurance Company, internal claims data, as of [December 31, 20XX]

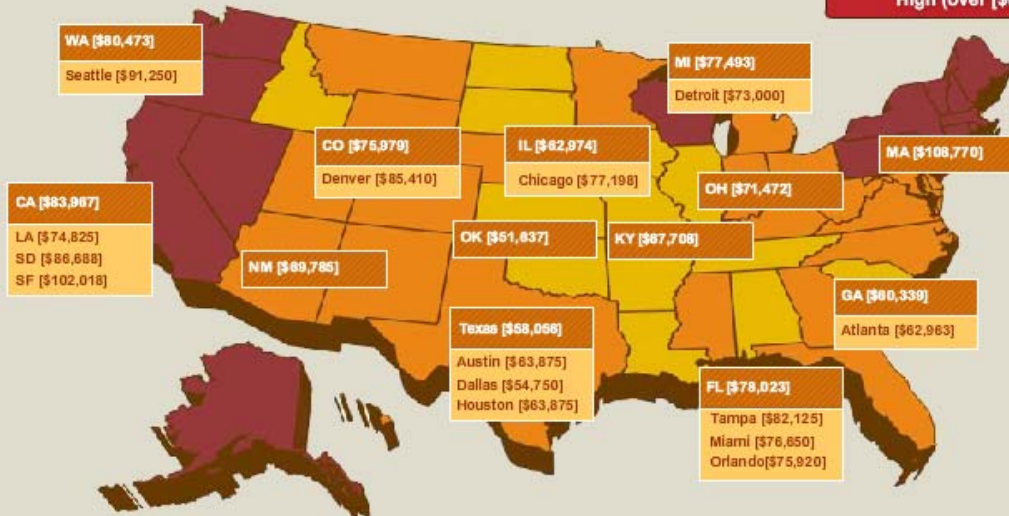
Annual Costs of Care Vary by Geography*

National Average
[\$74,208*]

Low (up to [\$5,500/Month])

Average ([[\$5,500 to \$6,700/Month])

High (over [\$6,700/Month])



* Private Nursing Home Room Average Costs – Genworth [2009] Cost of Care Survey, Conducted by CareScout [04/2009].

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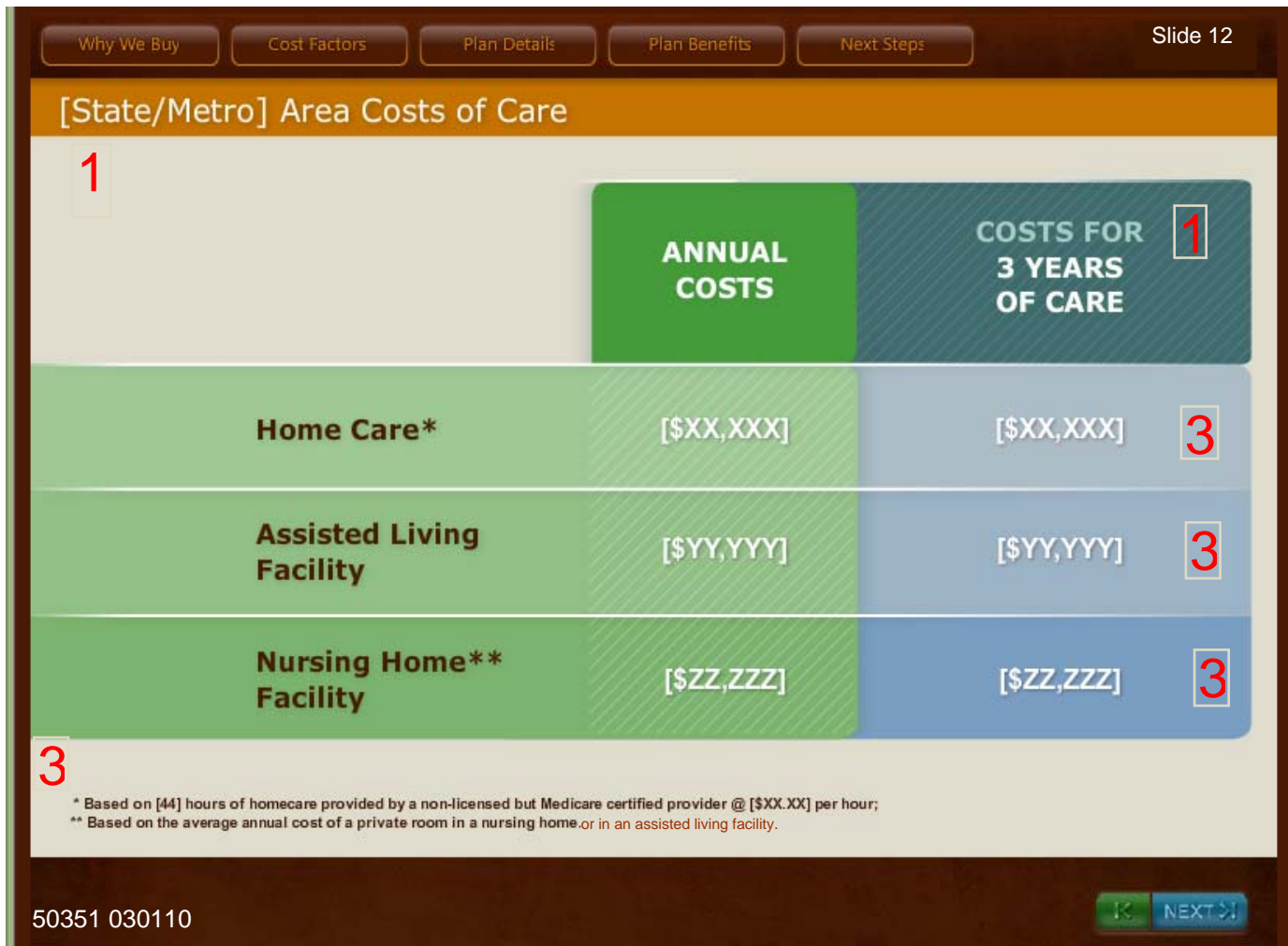
1 3

One of the starting points to create a meaningful LTC plan is to know the current costs of LTC in the area in which we live.

Every year Genworth Financial commissions a survey of costs of care throughout the country. Costs shown on the map and throughout this presentation are approximations from this survey. Costs vary substantially by region, and from state to state. Knowing these costs is important because you may plan to retire some place other than where you live today.

- Cost can vary widely between rural and urban areas. While long term care is generally more expensive in urban areas, it may be harder to find in rural areas.
- And, in recent years, the cost of long term care has been increasing at a faster rate than inflation.

There is an interactive map on the Group's website that provides the latest information on the costs of care in the region where you live or expect to retire.



Long term care can be expensive no matter where you live and no matter where you receive it. Here are average annual cost of care figures in your area for home care -where most people prefer to stay - for assisted living care and lastly for nursing home care.

Some studies - including our own data* - have found that 3 year plans are often sufficient to cover long term care costs. The National Clearinghouse for Long Term Care Information indicates that on average someone who is 65 years of age will need some long term care for 3 years.**

So, if cost is a concern for you, you may want to look into a combination of benefits that will pay for home care (which is the least expensive type of care) for about three years.

Of course certain kinds of illnesses like Alzheimer's are likely to last significantly longer, so the choice of how much of your potential care you want to cover with insurance is up to you.

* Genworth Life Insurance Company, business operations information; 12/74 through [12/20XX]
 ** The National Clearinghouse for Long Term Care Information - "Own Your Future" website, U.S. Department of Health and Human Services, October 2008."



[Group Logo]

The [Group Name]Group Long Term Care Insurance Program

1

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PREV NEXT

Now that we know something about Long Term Care Insurance, let's look at your Group Long Term Care Insurance Program.

We will discuss

- The Benefits and Limitations of the Group program;
- The Plan Design;
- Who's eligible; and
- Premiums

How Insurance is Provided

1

[Group Name] selected a Group Program with plan elements it believes to be best suited to its [employees/retirees/membership].

Genworth Life Insurance Company, a member of the Genworth Financial family of companies, underwrites the coverage under Group Policy Number [Group Number], **1** issued to [Group Name].



Group Certificates are issued under the Group Policy to each person who becomes insured.

Your group selected a program with plan elements it believes to be best suited for you.

The insurance company, Genworth Life Insurance Company, is a member of the Genworth Financial companies.

Why We Buy

Cost Factors


Plan Details

Plan Benefits

Next Steps

Slide 15

Core Plan



Core Plan: [Employer]-Paid Basic Coverage

1

[For actively at work, [full-time] employees on the program effective date ([mo/day/yr]), or new hires within [30] days of hire date...]

Monthly Premium*

"Pool of Money"

Care Options

1

[\$XX.XX]

"[Employer] - Paid Premium for a [45]-Year Old under Core Plan"

1

[\$XX,XXX]

Total Coverage under Core Plan

3

[X] Years Home Care**

-Or-

[Y] Years Assisted Living**

-Or-

[Z] Years Nursing Home**

Core Plan

[You can increase your coverage by paying an additional premium for buy up options]

2

1

3

* Based on [\$XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.

** Cost based on [the Metro area/State]. Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [\$XX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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PREV

NEXT

This slide will only be included if core a plan design is available to the group.

This plan has a very important feature. Your group has decided to pay for basic long term care coverage (a core plan) for all eligible individuals. Program eligibility will be discussed shortly in the presentation.

At this monthly premium you can see what the core plan's total coverage amount is and how long it could last to help cover different types of care in your area, based on today's cost.*

2 [While this basic coverage is provided at no cost to you, if you are eligible, you also have the choice of applying the company paid premium to buy more comprehensive coverage, making that coverage more affordable.]

* Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009].

3

Plan Examples - Monthly Premiums for a [45]-Year Old

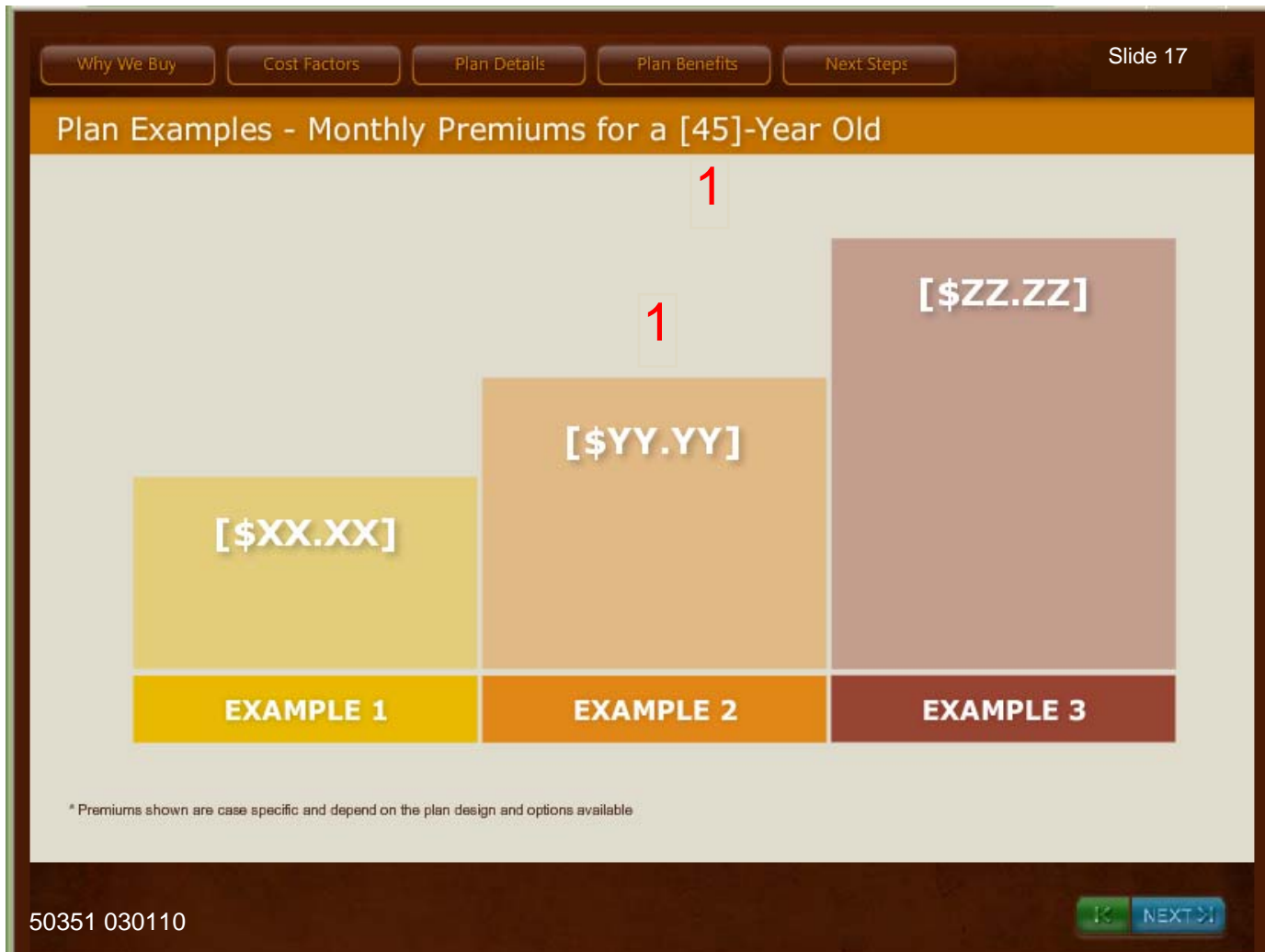


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NEXT

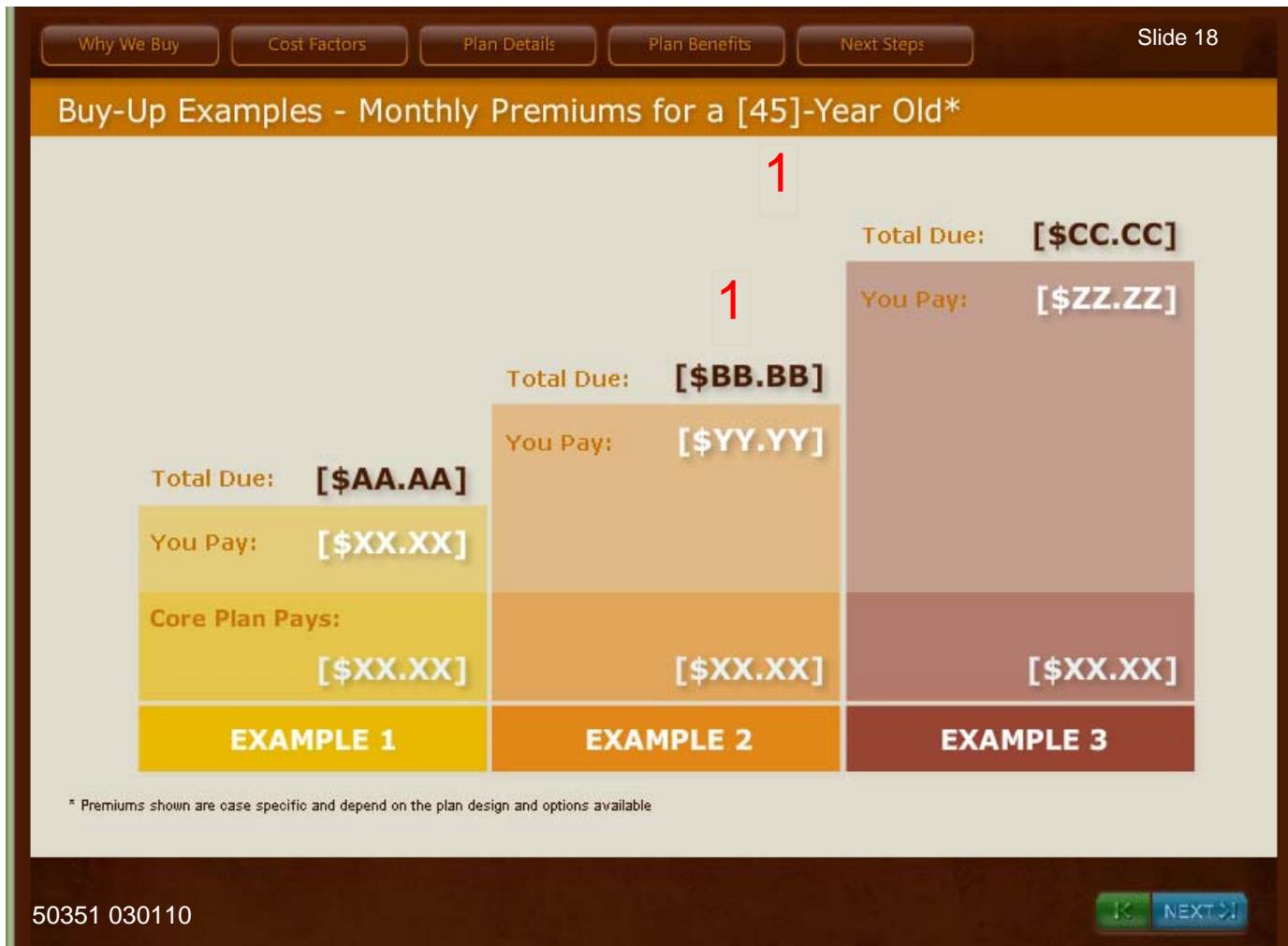
This slide may be deleted if a core plan design is available to the group.

- People often find the number of choices in long term care insurance to be overwhelming and confusing. As a result, they often fail to make a decision until it's too late.



This slide may be deleted if a core plan design is available to the group.

- With that in mind, we have analyzed your group, and have tailored [several] plans to meet the long term care costs that individuals and their families may have to face.
 - Example 1: Is more affordable, but provides basic coverage.
 - Example 2: The 2nd plan example provides a good balance and a person can receive coverage that will meet typical needs.
 - Example 3: Provides more extensive coverage, but at a higher monthly premium.
- Each of these come with an option to buy additional coverage every 3 years. This is called buy more coverage over time or the future purchase option (FPO) and is available as a standard feature in all plan designs.
- Of course your premiums will be based on your age and the plan choices you select.



This slide will only be included if a core plan design is available to the group.

- We have discussed the core plan, but what buy-up options are available? You can see that there are different levels you can choose from, and this chart shows what premium would be, after the Group paid core premium is applied. The core plan helps make these buy up options even more affordable.
 - The buy up options have been tailored to the Group, and the long term care costs that individuals and their families may have to face. With the core premium applied, these are designed to help meet the needs and pocketbooks of those who make up the group.
- 1 [
- Example 1: Is more affordable, but provides basic coverage.
 - Example 2: The 2nd plan example provides a good balance between premium and coverage and a person can receive coverage that can help meet their typical needs.
 - Example 3: Provides more extensive coverage, but at a higher monthly premium.]
- Each of these come with an option to buy additional coverage every three years. This is also called the future purchase option (FPO) and is available as a standard feature in all plan designs.
 - Of course your premiums will be based on your age and the plan choices you select.

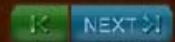
Buy-Up Examples - Monthly Premiums for a [45]-Year Old*

1	
Total Due: [\$AA.AA]	Total Due: [\$BB.BB]
You Pay: [\$XX.XX]	You Pay: [\$YY.YY]
Core Plan Pays: [\$XX.XX]	[\$XX.XX]
EXAMPLE 1	EXAMPLE 2

* Premiums shown are case specific and depend on the plan design and options available



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This slide will only be included if a core plan design is available to the group.

- We have discussed the core plan, but what buy-up options are available? You can see that there are different levels you can choose from, and this chart shows what the premium would be, after the Group paid core premium is applied. The core plan helps make these buy up options even more affordable.
- The buy up options have been tailored to the Group, and the long term care costs that individuals and their families may have to face. With the core premium applied, these are designed to help meet the needs and pocketbooks of those who make up the group.
 - Example 1: Is more affordable, but provides basic coverage.
 - Example 2: The 2nd plan example provides a good balance between premium and coverage and a person can receive coverage that can help meet their typical needs.
- Each of these come with an option to buy additional coverage every three years. This is also called the future purchase option (FPO) and is available as a standard feature in all plan designs.
- Of course your premiums will be based on your age and the plan choices you select.

Why We Buy
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Buy-Up Example - Monthly Premium for a [45]-Year Old*



1
Total Due: [\$BB.BB]

You Pay: [\$YY.YY]

1
Core Plan Pays: [\$XX.XX]

EXAMPLE

* Premiums shown are case specific and depend on the plan design and options available

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PREV
NEXT


2

This slide will only be included if a core plan design is available to the group.

- We have discussed the core plan, but there is also a buy-up option available. You can see the chart shows what the premium would be, after the Group paid core premium is applied. The core plan helps make this buy up option even more affordable.
- This buy-up option also comes with an option to buy additional coverage every three years. This is also called the future purchase option (FPO) and is available as a standard feature in all plan designs.
- Of course your premiums will be based on your age and the plan choices you select.

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Example 1 Coverage



Choose **Example 1 if you're concerned about...**

Selecting an **affordable option** to receive some coverage instead of none

Being able to continue **funding future needs** such as college educations or retirement

Monthly Premium*	"Pool of Money"	Care Options
<div>1</div> <p>[XXX.XX] for a [45]-Year Old</p>	<div>1</div> <p>[XXX,XXX] Total Coverage</p>	<div>3</div> <p>[X] Years Home Care** -or- [Y] Years Assisted Living** -or- [Z] Years Nursing Home**</p>

1

3

EXAMPLE 1

* Based on [XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.

** Cost based on [the Metro area/State], Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [XXX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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NEXT

2 This slide will be deleted if a core plan design is available to the group.

- What plan might be best suited to your needs and pocketbook?
- If affordability is your primary concern and you believe having some coverage is a better option for you than no protection...this may be the option to pick.
- At this monthly premium you can see what the plan's total coverage amount is and how long it could last to help cover different types of care in your area, based on today's cost.*

3 * Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009].

Buy-Up Example 1 Coverage



Choose **Example 1** if you're concerned about...

Selecting an **affordable option** to receive some coverage instead of none

Being able to continue **funding future needs** such as college educations or retirement

Monthly Premium*

[\$XX.XX]
for a [45]-Year Old

1

"Pool of Money"

1
[\$XX,XXX]
Total Coverage

Care Options

[X] Years Home Care**

-Or-

[Y] Years Assisted Living**

-Or-

[Z] Years Nursing Home**

Buy-Up EXAMPLE 1

* Based on [\$XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.

** Cost based on [the Metro area/State]. Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [\$XX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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PREVIOUS NEXT

This slide will only be included if a core plan design is available to the group.

- If affordability is your primary concern and you believe having some coverage is a better option for you than having just the core protection... this may be the option to pick.
- At this monthly premium you can see what the plan's total coverage amount is and how long it could last to help cover different types of care in your area, based on today's cost.*

* Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009].

Why We Buy

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Example 2 Coverage



Choose **Example 2 if you're concerned about...**

Covering the **most typical** long term care needs

Creating a **good balance** between coverage level and affordability

Monthly Premium*	"Pool of Money"	Care Options
<div> <div>1</div> <div> <div>[\$XX.XX]</div> <div>for a [45]-Year Old</div> </div> </div>	<div> <div>1</div> <div> <div>[\$XXX,XXX]</div> <div>Total Coverage</div> </div> </div>	<div> <div>3</div> <div> <div>[X] Years Home Care**</div> <div>-OR-</div> <div>[Y] Years Assisted Living**</div> <div>-OR-</div> <div>[Z] Years Nursing Home**</div> </div> </div>

EXAMPLE 2

1

3

* Based on [\$XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.

** Cost based on [the Metro area/State]. Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [\$XX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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PREV


NEXT

2 This slide will be deleted if a core plan design is available to the group.

- The 2nd plan example represents a good balance between coverage level and affordability and it's a good place for most people to start, but everyone's situation is different. You may have a family situation that would suggest you might need more coverage or conversely you may think that these monthly premiums are too high given your other budgetary needs.
- The coverage level you choose determines your total coverage amount and it also helps determine your daily or monthly maximums for Facility Care and Home and Community Care.
- You can see that at this monthly premium what the plan's total coverage amount is and how long it could last to help cover home care, an assisted living facility, or a nursing home facility, based on today's cost.
- This Program has the options that allow you to create a plan tailored to your budget and your needs

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 24

Buy-Up Example 2 Coverage



Choose Example 2 if you're concerned about...

- Covering the **most typical** long term care needs
- Creating a **good balance** between coverage level and affordability

Monthly Premium*	"Pool of Money"	Care Options
<p>[\$XX.XX] for a [45]-Year Old</p> <p>1</p>	<p>1</p> <p>[\$XX,XXX] Total Coverage</p>	<p>[X] Years Home Care** -or- [Y] Years Assisted Living** -or- [Z] Years Nursing Home**</p> <p>3</p>

Buy-Up EXAMPLE 2

1
3

* Based on [\$XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.
** Cost based on [the Metro area/State], Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [\$XX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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◀ NEXT ▶


2 This slide will be included if a core plan design is available to the group.

- The 2nd plan example represents a good balance between coverage level and affordability and it's a good place for most people to start, but everyone's situation is different. You may have a family situation that would suggest you might need more coverage or conversely you may think that these monthly premiums are too high given your other budgetary needs.
- The coverage level you choose determines your total coverage amount and it also helps determine your daily or monthly maximums for Facility Care and Home and Community Care.
- You can see that at this monthly premium what the plan's total coverage amount is and how long it could last to help cover home care, an assisted living facility, or a nursing home facility, based on today's cost.
- This Program has the options that allow you to create a plan tailored to your budget and your needs.

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Example 3 Coverage



Choose **Example 3 if you're concerned about...**

Getting **extensive coverage** to cover most long term care scenarios you could reasonably encounter

Your family history **increasing your chances** of experiencing a long term care need

Monthly Premium*	"Pool of Money"	Care Options
<div>1</div> <p>[XXX.XX] for a [45]-Year Old</p>	<div>1</div> <p>[XXX,XXX] Total Coverage</p>	<div>3</div> <p>[X] Years Home Care** -OR- [Y] Years Assisted Living** -OR- [Z] Years Nursing Home**</p>

1

3

EXAMPLE 3

* Based on [XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.

** Cost based on [the Metro area/State], Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [XXX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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NEXT

2 This slide will be deleted if a core plan design is available to the group.

- If having coverage for most of the long term care scenarios you are likely to encounter is your primary concern and you can afford the premiums, not just now but in the future...The 3rd Example may be the right choice for you.
- You can see the monthly premium for Example 3 and the plan's total coverage amount. Based on today's cost of care*, you can see how long it could last to help cover home care, an assisted living facility, or a nursing home facility.

3 * Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009].

Why We Buy

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Buy-Up Example 3 Coverage



Choose **Example 3 if you're concerned about...**

Getting **extensive coverage** to cover most long term care scenarios you could reasonably encounter

Your family history **increasing your chances** of experiencing a long term care need

Monthly Premium*	"Pool of Money"	Care Options
<div>1</div> <p>[XXX.XX] for a [45]-Year Old</p>	<div>1</div> <p>[XXX,XXX] Total Coverage</p>	<div>3</div> <p>[X] Years Home Care** -OR- [Y] Years Assisted Living** -OR- [Z] Years Nursing Home**</p>

1

3

Buy-Up EXAMPLE 3

* Based on [XXX] [month/day] and the [buy more coverage over time (FPO)] benefit increase option.

** Cost based on [the Metro area/State], Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009]. Home Care is based on [44] hours provided by a non-licensed but certified provider @ [XXX.XX] per hour; Assisted Living & Nursing Facility based on the cost of a private room.

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NEXT

2 This slide will only be included if a core plan design is available to the group.

- If having coverage for most of the long term care scenarios you are likely to encounter is your primary concern and you can afford the premiums not just now but in the future... The 3rd Example may be the right buy-up choice for you.
- You can see the monthly premium for Example 3 and the plan's total coverage amount. Based on today's cost of care*, you can see how long it could last to help cover home care, an assisted living facility, or a nursing home facility.

3 * Genworth [2009] Cost of Care Survey. Conducted by CareScout [04/2009].

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 27

Plan Example Summary – Age [45]

	EXAMPLE 1	EXAMPLE 2	EXAMPLE 3
[YOUR] PREMIUM	[\$XX.XX]	[\$YY.YY]	[\$ZZ.ZZ]
TOTAL COVERAGE [(INCLUDING CORE)]	[\$XX,XXX]	[\$YY,YYY]	[\$ZZ,ZZZ]
PAYS UP TO:			
Facility Care	[\$XX/day/month]	[\$YY/day/month]	[\$ZZ/day/month]
Home Care	[\$XX/day/month]	[\$YY/day/month]	[\$ZZ/day/month]

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PREVIOUS NEXT

2 This slide will be deleted if a core plan only design is available to the group.

- In summary, you have three coverage examples to choose from:
 - Example 1: Provides basic coverage, but is more affordable
 - Example 2: Provides coverage for most typical expenses
 - Example 3: Provides more extensive coverage, but higher monthly premiums
- These plan levels were designed with today's costs of care in your area, in mind. We will be discussing ways to protect against cost of care increases in a few minutes.
- Each of these Coverage Examples come with an option to buy more coverage over time, (the future purchase option or FPO). It is available as a standard feature in all plan designs.

2

Keeping Your Coverage Meaningful in the Future

Today and near term, your plan will provide the coverage you need, but what about in the future?



How can you make sure
your coverage keeps up
with inflation?

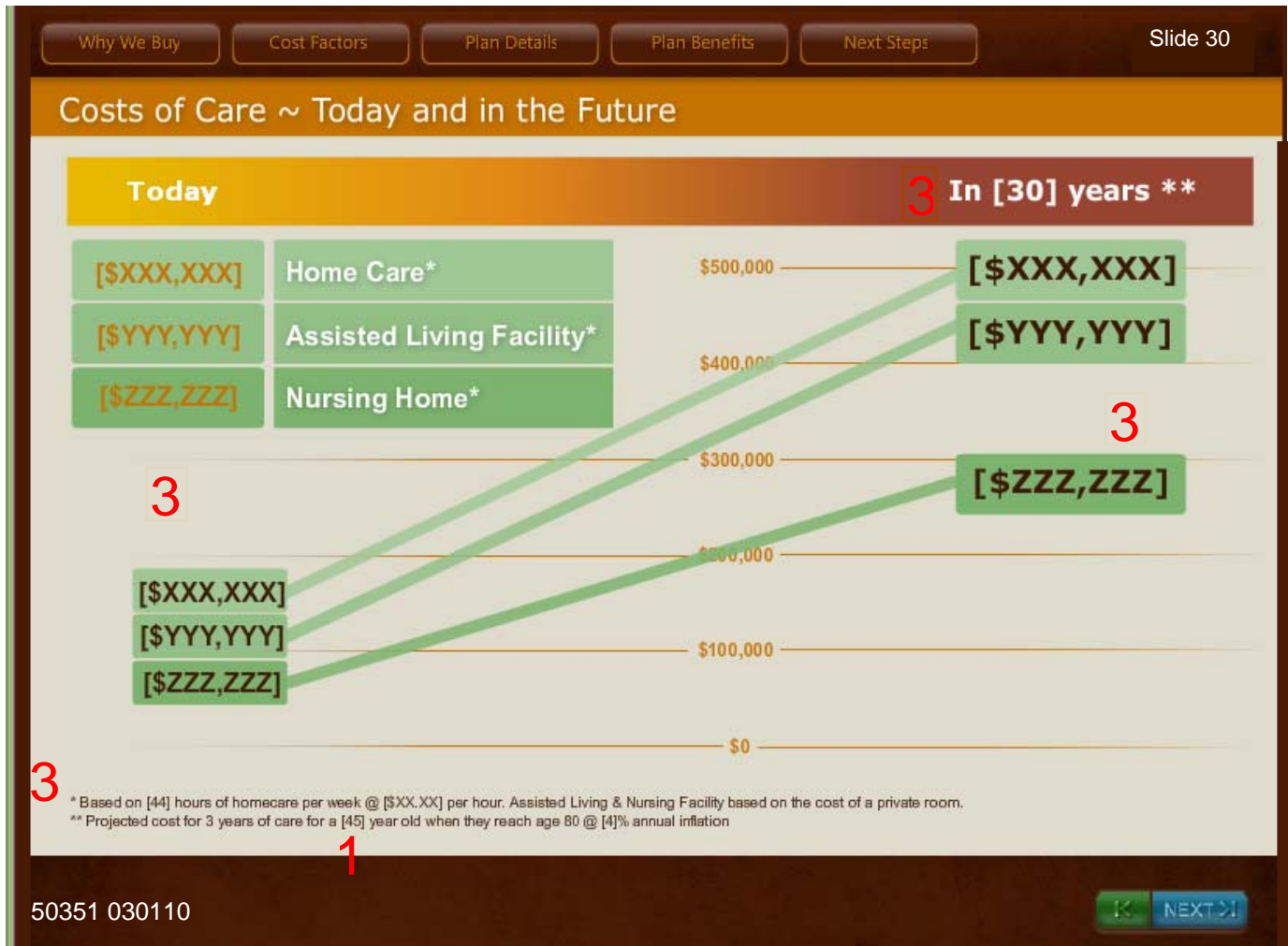
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K NEXT >

2

This slide may be deleted if a core plan only design is available to the group.

Until now we have talked about your coverage needs today. What about tomorrow? What is the cost of care likely to be in the future when you may begin to need it and how can you make sure your coverage grows to handle that?



2 This slide may be deleted if a core plan design is available to the group.

Today, you see the cost of care for home care, care in an assisted living facility and in a nursing home.

3 While it's difficult to project exactly what things will be like [30] years from now, if costs continue to go up at [4%] a year, as they have been for the past several years, you can see what the costs could be.

With that in mind you might want to consider one of the benefit increase options we offer to help your coverage keep pace with inflation.

You can go to the premium pages in the information kits, or go to your dedicated web site to determine the specific premiums for each option at your age.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 31

There Are 3 Ways to Increase Your Coverage for the Future

1

[Benefit Increase]
OPTION 1

[Buy More Coverage Over Time (Future Purchase Option)*]

[Benefit Increase]
OPTION 2

[Automatic 3% Increases for Life-Compounded Annually]

1

[Benefit Increase]
OPTION 3

[Automatic 5% Increases for Life-Compounded Annually]

[*Future Purchase Option (FPO) On every third anniversary, while your coverage is in force, as long as you are not in claims status, you will be offered the opportunity to increase by 5% compounded annually. You may decline the offer to increase coverage any time it is made. Once you have refused two consecutive offers, this benefit will no longer be offered.]

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PREVIOUS NEXT

2 This slide may be deleted if a core plan only design is available to the group.

1

- There are different ways to grow your pool of money to help protect against future costs of care
- The first is: [Buy more coverage over time (often called the future purchase option or FPO). This is a less expensive option when you first enroll, and every 3 years, as long as you are not in claims status, we will provide you with an opportunity to increase your coverage by 5% of the previous years amount. The new coverage only will be priced at your then attained age. Your premiums will increase with every offer you accept. If you decline two offers in a row, you will need to go through full underwriting to get any future increases.]
- [The second option has a higher premium when you first enroll, but the coverage automatically increases every year as long as your certificate remains in effect.]
- [With 3% Automatic increases for Life, your coverage will automatically increase by 3% of the previous year's amounts (less any claims paid).]
- [With 5% Simple For Life, your coverage will increase each year by 5% of the maximums in effect on your original effective date, less any claims paid.]
- [The third option has the highest premium when you enroll.]
- [With 5% Automatic increases for life, your coverage will automatically increase every year by 5% of the previous year's amounts (less any claims paid) for as long as your certificate remains in effect.]

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 32

Benefit Increase Options ~ Age [45]

Can grow to:
[\$XXX,XXX]
([\$X,XXX]/[month])

Can grow to:
[\$XXX,XXX]

[Premiums go up over time] 1
[Costs less at issue]

**[Benefit Increase
OPTION 1]**

[Buy more coverage over time (FPO)]

Costs less at issue - 1 at Age 56: [\$47/month]
at Age 80: [\$166/month]

Automatically grows:
[\$CCC,CCC]
([\$X,XXX]/[month])

[No decisions required] 1
[Premiums will not increase when
benefits increase]
[Less expensive compounding]

**[Benefit Increase
OPTION 2]**

[Automatic 3% Increases for Life]

Costs more at issue - 1 [\$35.25/month]

Automatically grows:
[\$ZZZ,ZZZ]
([\$X,XXX]/[month])

[No decisions required]
[Premiums will not increase when
benefits increase]

**[Benefit Increase
OPTION 3]**

[Automatic 5% Increases for Life]

Costs more at issue - 1 [\$105.36/month]

1 \$[XXX,XXX] TODAY- Age [45] - [\$X,XXX]/[Day/Month]

* [If you accept FPO every 6 years to age [80]]
** [If you accept FPO every 3 years to age [80]]

*** This is not a rate guarantee. The company has the right to change premiums by class.
NOTE: Our Automatic Increase benefits are available as riders for an additional premium.

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2

This slide may be deleted if a core plan only design is available to the group.

1


- So going back to our coverage in Example 2... what would happen to our pool of money under each of the different options by the time a person reached age 80?
- [With the Buy more coverage option, your total coverage could grow as high as this by the time you reach age 80, if you took every offer. However, your total and monthly premiums would continue to increase and eventually would exceed premiums for other available options. A more realistic scenario might have you taking every other offer providing you with this coverage by age 80. The pluses for this option are that it costs less at issue and it gives you the choice as to whether to take the offer depending on your circumstances at that time. However, remember that after two declines in a row you'll need to be underwritten to take advantage of these increases.]
- [If you choose 5% simple for life you can see how high your total coverage could be by the time you reached age 80 and would continue to increase as long as your certificate remains in effect. The plus to this is it provides comprehensive coverage and premiums will not increase with your benefit increases. The minus is it will grow slower than benefit increase options that grow on a compounded basis.]
- [If you choose 3% automatic increases for life- compounded annually you can see how high your total coverage could be by the time you reached age 80 and would continue to increase as long as your certificate remains in effect. The plus to this is it provides comprehensive coverage and premiums will not increase with your benefit increases. The minus is it may cost more at time of issue, and may not be affordable to some consumers.]
- [If you choose 5% automatic increases for life- compounded annually you can see how high your total coverage could be by the time you reached age 80 and would continue to increase as long as your certificate remains in effect. The advantage to this is it provides the most comprehensive coverage and premiums will not increase with your benefit increase. The disadvantage is it costs the most at time of issue, and may not be affordable to some consumers.]

You can go to the premium pages in the information kits, or go to your dedicated web site to determine the specific premiums for each option at your age.

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Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Another Program Option



Nonforfeiture Benefit Rider

- Provides reduced coverage in event of lapse for any reason
- Requires coverage in force for at least three years
- Available for additional 15% of premium

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PREVIOUS NEXT

2 Delete this slide if nonforfeiture is not an option for the group.

If you're concerned about losing all of your benefits should you stop paying premiums for your plan, you may want to consider purchasing the non-forfeiture rider for an additional charge. This rider allows for a reduced amount of coverage if your plan would otherwise end because you didn't pay your premium.

This reduced coverage (your Total Coverage Amount) is based on the premiums you have already paid (less any benefits paid), but will be no less than the benefits payable for 30 days of facility care.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 34

Who Is Eligible to Apply for This Program?

2 [Who is eligible for the Core Program?]
[Actively at work, [full-time] (xx hours) employees]

[Who is eligible for the Voluntary Program?]

1 [Employee's spouse [or domestic partner] under age 80]

[Qualified, non-married partners:
Two people who are and have been living together for 3 consecutive years in a committed relationship as partners or family members sharing basic living expenses; and are not married to each other, or to anyone else; and
If related, must belong to the same generation of the same family (e.g. brothers, sisters, cousins)]

[Members of a civil union]

[Employee's Parents [and Parents-in-law] under age 80]

[Employee's Grandparents [and Grandparents-in-law] under age 80]

To be eligible, the person must maintain a permanent US residence, and have a valid Social Security Number or Tax Identification number from the US government.

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1-800-NEXT-STEP

- EE's must be actively-at-work to apply
- Issue ages are 18 -79.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 35

Why Buy Now?



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16 NEXT 34

- People often tend to procrastinate when it comes to deciding about long term care insurance. By then the rates are too high, or they can't qualify due to a medical condition. Here are the key reasons you should consider buying at this time.

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Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Why Buy Now?

[Employees] are eligible for [no medical underwriting or streamlined underwriting] ONLY during their initial enrollment period.

[Spouses have streamlined underwriting ONLY during their initial enrollment period.]

If you postpone the decision to buy, you may not qualify due to future health issues.

Premiums increase with age so the longer you wait to buy, the higher your premiums will be.

Age	Premium
Age [45]	[\$XX.XX]
Age [50]	[\$XX.XX]
Age [55]	[\$XX.XX]
Age [60]	[\$XX.XX]
Age [65]	[\$XXX.XX]

* Premium Chart based on Coverage Example 2, \$[XXX] (month/day), \$[XXX,XXX] total coverage amount and the [buy more coverage over time (FPO) benefit increase option.

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Next

1

- [No underwriting means that those eligible who apply during their initial enrollment period can be accepted for this coverage without medical underwriting.]
- [Streamlined underwriting means you will have to complete a short health questionnaire—versus the long form typically necessary.]
- As you can see, monthly premiums increase as you get older. Buying now results in lower premiums than if you wait!

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Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Key Advantages of this Program



Portable, meaning you can take coverage with you if you leave [your job/the group]

Care coordination included at no additional cost

1 [Spouses and **other family members** 18-79 can also apply]

1 **There is a [30] day free look**
[Your employer/group] has pre-screened and supports this program [and is paying for basic coverage] **2**

 The Advantages
Click to view video

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1 2

Let's review some of the advantages of the Program.

- Portable means that if you leave the group, you can take this coverage with you as long as you pay the premiums directly to Genworth Life. The premiums will not increase because you leave.
- The Care Coordination feature provides you with trained experts who are familiar with the long term care service providers in your area. In the end, the choice of providers is up to you, but claimants and their families have found this service extremely useful when they are facing long term care situations.
- 1** • And there is a [30] day free look from the time you receive your certificate of coverage. Decide you don't want it and we will refund any premiums you paid.
- Your organization has determined that this program is an important component of their benefit program and that Genworth Life Insurance Company is a company you can count on.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Slide 37
Video Pop-Up

Key Advantages of this Program



Bob and Nancy Stelling
LTC Insurance Owners

The Advantages
Click to view video

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PREVIOUS NEXT

Video Script:

Affordable options

Stelling: I was pleasantly surprised at the... at the price of it itself so... for that amount of money that we're spending each year, it sure does give us a peace of mind knowing that we have those funds available to us if everything should happen or anything should happen.

Choice of caregivers

Stelling: I think the freedom to be able to choose how we use it ...another benefit. We weren't restricted to this company or that company or this facility and that facility, that we could choose whom our caregivers would be, that was, that's also a nice factor.

Care coordination

Stelling: It's almost like a contractor, having sub-contractors come in, you know, so that there would be a coordinated effort and it's not left up to a family member or a third person trying to piece together all of these caregivers and you know . . . okay, we need, occupational therapy this day, we need a homecare nurse to do bandage changes. We need a nutritionist to come in, that there would be somebody who could help . . . coordinate all of those actions and be a resource person.

Peace of mind

Stelling: I mean if you didn't have health insurance, look what can happen to you, if you don't have car insurance, so we looked at it the same way. We know we're going to grow old and hopefully we'll never use it, but it's going to be there for us if we do.

Turpin: Since I purchased the Genworth plan, I don't think about how much it's costing me each month, I try to focus on my feeling of security that if something does happen I have coverage and to me that's worth sacrificing something else to have that security. I feel a sense of comfort in the fact that I am protected.

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Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

More Advantages of This Program

- Flexible choices to match your needs
- [Premiums can be [payroll] deducted]
- Easy enrollment by web, phone or paper
- [Additional [10%] Couples Discount available]

Pays for covered care in the full range of settings

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NEXT

2

2 *This slide may be deleted if a core plan design is available to the group.*

- You can see that there is the flexibility to design a plan with more or less coverage, depending on your needs.
- [[Payroll] deduction and simple plan selections make the process of choosing and paying for your coverage under this Group Long Term Care insurance program easy.]
- Enrollment is easy and can be done by web, by phone or using paper applications - whatever is most convenient for you.

1

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 39

Qualified Long Term Care Insurance

The [State] Long Term Care Insurance Partnership

- Recognizes Qualified Long Term Care Insurance
- Helps to protect your assets as a [State] resident
- Gives dollar for dollar asset protection for each dollar of benefits paid under qualified long term care insurance

Qualified Long Term Care Insurance

Your Group Program qualifies under the [State] Partnership
You must select the appropriate inflation protection option

Your Group Program offers that option:

- [If you are not yet 61,] 5% Compounded Automatic Benefit Increases for Life Rider
- [If you are older than 60, but not yet 76,] 5% Simple Automatic Benefit Increases for Life; 3% Compounded Automatic Benefit Increases for Life; 5% Age-Adjusted Compound Benefit Increase
- [If you are older than 75, inflation protection is not required.]

For More information:

Visit the [State] websites about its Partnership program: [www.XXltcpartnership.org]
[www.dmas.STATE.gov/downloads/pdfs/ab-LTC_Prtln_20Fct_Sheet_07.pdf]

State Regulations May Change.
This Information is Current as of [xx/xx/20xx]

50351 030110

1 2

2 *This slide will only be included if policy is partnership certified in situs state*

- Your state offers a Long term Care Insurance Partnership Program.
- You may be eligible for asset protection under the program.
- You must select the appropriate benefit increase optional rider - there is an additional cost for the benefit rider. However, there is no cost associated with the State Partnership.
- Your Certificate will indicate whether or not your coverage qualifies.
- Visit your state's website for more information about its Partnership Program.

Slide 40

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Medicaid and Long Term Care

Provides people of limited means with access to:

- Nursing Homes
- [Home Health Care]
- [Alzheimer's Assisted Living Facilities]

'Limited Means' are Medicaid limits with respect to:

- Resources (includes "means" such as assets)
- Waiting period on resources transferred within last 5 years
- Use of resources for payment of nursing home expenses until the applicable limit is reached (referred to as "spend-down" requirement)

[StateName] Medicaid Information:

[http://www.xxx.xxxxxxxxxxx]

State Regulations May Change.
This Information is Current as of [xx/xx/20xx]

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1

2

2 *This slide will only be included if policy is partnership certified in situs state*

- Your State's Medicaid Requirements can be found at the state's website – there are both financial and non-financial eligibility requirements.
- Your best information is through your State Department of Medical Assistance. We are not Medicaid experts. To get further information, seek advice from the State Department of Medical Assistance Services or from your trusted, personal advisor.

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 41

About Genworth Life Insurance Company



[#1 Provider of Individual LTC Insurance*] **2**

Industry Leading Experience

3 Over [35] Years of LTCi Experience
Providing unparalleled service

Unmatched LTC Commitment

Alzheimer's Association
Annual Cost of Care Survey
Annual Medical Advisory Council

2/3

Long Term Care Insurance is underwritten by Genworth Life Insurance Company. Genworth Life Insurance Company is a Genworth Financial Company.
[*LifePlans (2008) Long Term Care Individual and Group Writers Survey Results. Based on number of individual policies sold in (2008) and individual policies in-force as of (2008).]

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PREVIOUS NEXT

- 3** Genworth Life Insurance Company is and industry leader and has been writing Long Term Care Insurance for more than [35] years.
- Our claims organization is recognized by our customers not just for paying claims but for doing it with heart at a very difficult time for people on claim.
 - Our commitment to the business is demonstrated by:
 - Our multi-year, multi-million dollar, strategic alliance with Alzheimer's Association – National Sponsor of its Memory Walk

Slide 42

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

What are the Next Steps?

[Take advantage of the limited-time offer [of reduced underwriting] during this] enrollment period:
[Month XX, 20XX - Month XX, 20XX]

Learning Center

About LTC Plans Applying

Who is eligible?
 How do I apply?
 Why apply now?
 How can I learn more?
 What can I expect during the process?

Announcements

Our online security features protect your personal information.

Apply on the Website:
[genworth.com/groupitc]
 [Group Name: [group name]]
 Access code: [groupitc]]

or simply..

Call Customer Service:
[1 800.416.3624]

2 [Talk to your spouse, [parents], [parents-in-law], [and grandparents] about this program. They are also eligible to apply up to age 80.]

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1

1

- So what are the next steps:
- Take action. If you are ready to apply go the group website. The website is easy to use, and everything you need to apply is there.
- If you want more information —you can find that at the web site or, if you feel more comfortable talking to someone to answer your questions, you can do that. Call the customer service toll free number. Information kits are available too.
- Finally make sure to remember to mail completed forms by the end of the enrollment period [to take advantage of the reduced underwriting, if you're eligible, available during the initial enrollment period].
- [And don't forget, other family members are eligible. Encourage them to visit the website, or call.]

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps Slide 43

Important Details



Details you should know >

Disclosures >

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PREVIOUS NEXT

- Here are some important details you need to know

Slide 44

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Details You Should Know

There is an elimination or waiting period - works like a deductible

2 [There is no Return of Premium if you don't use the benefits]

Rates are designed and priced for long term stability-however they could increase

Care not covered includes:

- [Care by immediate family member except under the Informal Care Benefit]
- [Care for which no charge is made in the absence of insurance]
- [Care by Veterans Administration or other government facility]
- [Care outside US except as covered by the international benefit]
- [Care resulting from your alcoholism or addiction to drugs or narcotics]
- [Care covered by workers comp, occupational disease act , or similar law]
- [Care resulting from war or act of war, war or act of war, attempted suicide or self-inflicted injury, your participation in a riot, felony or insurrection]

3

Non-duplication[and coordination]

2 Only pay for coverage amounts over and above Medicare, or other state programs except Medicaid. [Won't, in combination with other [group] long term care insurance, pay more than expenses incurred]

Important details are explained in the Outline of Coverage, available in your Information Kit or on the Group Long Term Care Insurance web site

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PREVIOUS NEXT

Insurance policies tend to include detailed information you need to know. We have tried to point out some of the most important here and on the next couple of pages. For instance:

- 1 • Elimination period- Most long term care insurance has a waiting period before you can begin to receive benefits. This program's is [90] [calendar/service] days. This works just like a deductible on your car insurance and on some health plans today, and is there to help keep premiums affordable. The elimination period only has to be met once per lifetime, and [you don't need to receive long term care services each day of the elimination period;] [however,] you do need meet the qualifications for benefits and [receive at least one day of covered care] [incur expenses for covered care for [90] days].
- 2 • [Another question people ask is can they get the premiums back, if they don't use the coverage. A feature like that would also add to the cost of the program and it was decided that to keep it more affordable, that would not be included.]
- A question many people have is can premiums be raised in the future. We cannot tell you they can't, but the premiums for this program have been carefully designed based on extensive experience and conservative assumptions to remain stable over time.


Genworth Life does have the right to change the rates; however, they can only be changed on a group or premium class basis. Once your coverage is in force, your premiums can't be increased based on changes to your age or your health.

- Refer to the outline of coverage and related documents on the group website or in your Information Kit for additional details you may need

[Why We Buy](#)[Cost Factors](#)[Plan Details](#)[Plan Benefits](#)[Next Steps](#)

Slide 45

Additional Disclosures



**This insurance program is underwritten by
Genworth Life Insurance Company**

Coverage is provided under Group Policy [XXXXX] issued to
[Group Name] using policy form series [7046]

Coverage is intended to be tax qualified long term care insurance under IRS code 7702(B)
State variations may apply. Refer to your outline of coverage for coverage definitions, benefits, features, exclusions
and limitations.

This material is part of a solicitation for Group Long Term Care Insurance.

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[PREV](#)[NEXT](#)

Here is some additional information.

Why We Buy

Cost Factors

Plan Details

Plan Benefits

Next Steps

Slide 46

More Information



Frequently Asked Questions



Are You Prepared for LTC?




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Slide 47

Why We Buy
Cost Factors
Plan Details
Plan Benefits
Next Steps

Frequently Asked Questions



Who should buy long term care insurance (LTCI)?

When should I buy LTCI?

What are the benefits of buying through a group LTCI Program?

Is LTCI affordable?

How does LTCI fit into my overall financial plan?

What if the "Enrollment Period" has passed?

Can I wait until the next enrollment period?

Is home care covered?

Shouldn't I wait until I'm older?

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1. **Who should buy long term care insurance?** Anyone could suddenly be in a situation where long term care services are needed. A broken bone, chronic disease, or cognitive impairment, such as Alzheimer's, could mean months or years of ongoing care. Long term care insurance is specifically designed to help pay for long term care.
2. **When should I buy long term care insurance?** It's important to have coverage in place before you need it — when you're in good health. In addition, the younger you are when you apply, the lower your premiums may be.
3. **What are the benefits of buying through a group long term care insurance program?** The group long term care insurance program offers several benefits:
 - Obtain competitive group premiums.
 - During the enrollment period enjoy an easier approval process than with most individual insurance policies.
 - Continue coverage should you leave the group.
 - Payroll deductions may be available.
 - Get pre-selected coverage features tailored for the group.
4. **Is long term care insurance affordable?** The cost of coverage varies depending on age, the state where you live, and the options chosen. Many people find the premiums to be more affordable than they expect. Compare what you could pay for just one year in a nursing home to the total you might pay in premiums for 30 or 40 years.
5. **How does long term care insurance fit into my overall financial plan?** If it's necessary to pay for care at home or in a nursing home out of your pocket, you could quickly deplete the savings and retirement funds you've worked so hard to accumulate. Long term care insurance can help you protect your hard-earned money from the high cost of long term care services.

6. **What if the “Enrollment Period” has passed?** Employees are still able to apply, following the initial enrollment period. [During the enrollment period employees have the advantage of applying under simplified underwriting. This means that a physical exam is not required and only a few medical questions will be asked.] If employees apply after this period, they must follow the [more stringent] requirements of the company's underwriting practices. This information will be reviewed, and if acceptable, coverage will be issued.

7. **Can I wait until the next enrollment period?** Eligible employees can apply at any time. However, there currently is no plan to offer this coverage in the future under the same application conditions.

8. **Is home care covered?** Yes, this comprehensive group long term care insurance program covers care provided at home as well as in assisted living facilities, nursing homes and in the community.

9. **Shouldn't I wait until I'm older?** There are several good reasons to apply now. Premiums are based on age as well as your plan design. Typically, the older the age, the higher the premium. Another very good reason to not to wait is that an accident or illness could happen at anytime. If this occurs, it may not be possible to meet even modified underwriting requirements for coverage.

Slide 48

Why We Buy Cost Factors Plan Details Plan Benefits Next Steps

Are You Prepared... ?

- What is your long term care plan?
- Have you talked with your loved ones about plans if a long term care need arises?
- What is the cost of care in your area?
- If you need long term care services, where would you want to receive care?
- If you have to pay for care, where would the money come from to pay for it?
- How long would you be able to pay for the type of care you may need?

Genworth Financial

2 [www.genworth.com/letstalk]

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PREV NEXT

We've provided you with some information about long term care and the Group Long Term Care Insurance Program. Have you considered how prepared you are to handle a long term care situation in your life?

What is your LTC plan? We all need a plan no matter what our age. If there is a crisis, how will this person get help? Who will call you and who will you call? Do you have contact information for relatives, neighbors, friends, doctors, lawyers, and local service providers? Consider creating a telephone checklist in case you need to make calls on anyone's behalf. It's a nice-to-have regardless.

Have you talked with your loved ones about plans if a long term care need arises?

Talking to a loved one about big issues like aging, money, health and end-of-life care can be awkward. But waiting is risky and we find ourselves in the midst of a crisis when it's hard to think straight. Having honest conversations now lets everyone know what you, your parents or loved ones want, and can help ensure that we all live life on our terms and as fully as possible. When you know what matters most to those you care about, you can engage accordingly – making changes if necessary now and more informed decisions in the future. Even a couple of hours today can save your family years of regret later.

What is the cost of care in your area? One of the starting points to create a meaningful LTC plan is to know the current costs of LTC in the area in which you live. Costs vary substantially from region, and state to state. View the cost of care map for the latest information on the costs of care in the region where you live or expect to retire.

If you need long term care services, where would you want to receive care? Long term care can be provided in a variety of settings. We understand most people prefer to stay in the comfort of their own home, however if the best place to receive care is not in your home it may be in an assisted living facility or a nursing home. Costs can vary depending on the type of care services you require and where you receive that care. Refer to the cost of care map to see the costs associated with the different care settings in your area.

If you have to pay for long term care, where would the money come from to pay for it? If you're like most people, you set aside funds for retirement. But what have you allocated from your retirement portfolio to help pay for long term care? The costs can be staggering. The national average median annual rate for a private room in a nursing home is over [\$74,000] and can exceed [\$220,000] in some parts of the country. Round-the-clock home health care is generally even more expensive.

How long would you be able to pay for the type of care you may need?

According to Genworth's Annual Cost of Care Survey, national costs today can range from [\$38,000] to over [\$74,000] per year depending upon the type of care needed. With these costs, finding a way to pay for long term care can be a challenge for many people. As an example, assuming the average stay in a nursing home is [three] years, costs can easily surpass [\$200,000] for the entire long term care event. Have you considered how long you would be able to pay for those expenses?

Why We BuyCost FactorsPlan DetailsPlan BenefitsNext Steps

Slide 49



**Thank you for your interest in the
Group Long Term Care Insurance Program**

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50351 030110

PREVIOUSNEXT

Thank you for taking the time to learn about the Group Long Term Care Insurance Program. We hope you have found this presentation informative and will consider this program for you and your family.

SERFF Tracking Number:	LTCG-126510123	State:	Arkansas
Filing Company:	Genworth Life Insurance Company	State Tracking Number:	44938
Company Tracking Number:	GWEEDYNAR		
TOI:	LTC03G Group Long Term Care	Sub-TOI:	LTC03G.001 Qualified
Product Name:	Genworth Group Long Term Care Insurance		
Project Name/Number:	GW EE Dynamic Presentation Filing/GWEEDYNAR		

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Third Party Filer Authorization Letter	
Comments:		
Attachment:	authorization letter GLIC GLICNY.PDF	

	Item Status:	Status
		Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:	AR EE Dynamic Presentation Filing Letter.pdf	

	Item Status:	Status
		Date:
Satisfied - Item:	Explanation of Variability	
Comments:		
Attachment:	EOV 50351 EE PRESENTATION- STD FILE.pdf	

	Item Status:	Status
		Date:
Satisfied - Item:	45330VS	
Comments:		
Attachment:	Video Script Final 06-23-08.pdf	



6620 West Broad Street
Building 4
Richmond, VA 23230
genworth.com

Dear Commissioner:

Genworth Life Insurance Company and, in New York, Genworth Life Insurance Company of New York hereby authorize Long Term Care Group, Inc. to submit Group Long Term Care insurance filings to state insurance departments on our behalf.

Sincerely,

A handwritten signature in cursive script, reading "Paul J. Loveland".

Paul J. Loveland
Vice President
Genworth Life Insurance Company

2/11/2010
Date

A handwritten signature in cursive script, reading "John Connolly".

John Connolly
Senior Vice President, Long Term Care
Genworth Life Insurance Company of New York

February 1, 2010
Date



Long Term Care Group, Inc.

February 22, 2010

Arkansas Department of Insurance
ATTN: Advertising Review Unit

**Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025
Group Long Term Care Insurance Advertising Material
Form Number 50351 030110 Dynamic Employee Presentation**

Submitted via SERFF

Dear Sir or Madam:

On behalf of Genworth Life Insurance Company, we at Long Term Care Group, Inc. (LTCG) submit, for the Department's approval, a Dynamic Employee Presentation, form number 50351 030110. This advertising material is new and does not replace any advertisements previously filed by Genworth Life Insurance Company.

A letter from Genworth Life authorizing LTCG to file on its behalf is included in the filing.

This Employee Presentation will be used for Genworth's group long term care insurance products under policy form series 7046, which was approved by the Arkansas Department of Insurance on September 13, 2005 and subsequently.

The presentation is intended for use by employees and benefit administrators under Genworth Life's issued group contracts, for either employer or union groups. The presentation may be provided via the website, by a diskette or by a USB drive, allowing the employee to view the presentation at his or her own pace. The presentation may also be provided by the employer's human resources benefit administrators. The voice over will read the text provided in the Notes.

The presentation includes a link to videos that were previously filed by the Department as a link on Genworth's website. The Notes show the Video Script from 45330VS that was filed on May 27, 2009 under filing number SERFF Filing Number LTCG-126157202, Arkansas Filing Number 42447.

Variables in the material account for case specific information and plan design, and are bracketed. Variables are also shown for the statistical information that may change due to new data. The Explanation of Variability describes the intent of the variable material.

Please note that the Dynamic Employee Presentation, form number 50531 030110, appears on two lines under the SERFF Form Schedule, as the document was too large to be loaded as a single document.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth's Group Compliance Leader, is available to you to address any issues as they are identified.

We trust that you will find our filing to be in order and look forward to your Department's response. If you have any questions, please feel free to contact me at 508-651-8800 or tcassidy@univitahealth.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy P. Cassidy". The signature is fluid and cursive, with a horizontal line extending from the end of the name.

Timothy P. Cassidy
Compliance Manager

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
GROUP LONG TERM CARE INSURANCE
DYNAMIC EMPLOYEE PRESENTATION

This Explanation of Variability applies to the Employee Presentation, form 50351 01/10. Variable material is bracketed. The enrollment material is generic for use with the sale of group policy form series 7046 previously approved in your state. It includes three types of variability.

- Type 1. Variable information under the group policy, such as the policyholder name, description of eligible persons, phone numbers, addresses, plans, timeframes, etc., which will be completed with information driven by the dynamics of the coverage parameters for a particular group.
- Type 2. Inclusive information that may or may not appear for a particular client, such as a specific be or component of the material, driven by the dynamics of a particular group program.
- Type 3. Substitute language that will be used to replace a specific sentence or paragraph driven by the dynamics of a particular group. Please note that references to costs throughout the presentation will be based on the currently published annual Genworth Annual Cost of Care Survey. These costs will be updated annually to accurately reflect changes in the cost of care.

We have listed the variables for each Slide and Note Page consecutively.

Employee Flash Tool Presentation: Form 50351 030110

Slide Presentation Title Page

- 1. Type 1 Variable: Name, logo and dates will be specific to the group sponsor.
- 2. Type 2 Variable: "More Information" is for benefit administrator version of presentation, which provides administrative documents. It will not appear for a direct to employees presentation.

Slide Presentation Title Page (NOTES): No variables.

Slide 1: No variables.

Slide 1 (NOTES): No variables.

Slide 2: No variables.

Slide 2 (NOTES): No variables.

- 1. **Video Pop-Up:** Why Consider Long Term Care Insurance? Video script, form number 45330VS, previously approved.

Slide 3: No variables.

Slide 3 (NOTES): No variables.

Slide 4: No variables.

Slide 4 (NOTES): No variables.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 5:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options.
 - b. The age used for illustration will vary based on the specific eligible class population.
2. Type 3 Variables:
 - a. Costs will be shown for locations appropriate to the group sponsor.
 - b. A calculation will be performed using modest after-tax interest rate assumptions (4, 5, 6, 7, or 8%) to illustrate how much could be saved over [10, 15, 20, 25, 30, 35, 40] years if an amount equal to premiums for insurance were invested instead of applied toward the purchase of insurance. Growth rate chosen will be based on the then current economic climate. Number of years will be based on a common age denominator for the eligible class.
 - c. Cost of care amounts will be based on the currently published Genworth Annual Cost of Care Survey. The location will be based on the location for the group eligible class population.

Slide 5 (NOTES): Same as above.

Slide 6: No variables.

Slide 6 (NOTES): No variables.

Slide 7:

1. Type 1 Variables:
 - a. Benefits and premiums will be based on sponsored plan options.
 - b. The ages used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: Reference to “about/less than a dollar a day” may be deleted if illustrated premiums are not appropriate to the statement.
3. Type 3 Variables: Either “for little as” or “less than” will be used as appropriate to the actual premium.

Slide 7 (NOTES):

1. Type 2 Variables: Reference to “for as little as /less than a dollar a day” may be deleted if illustrated premiums are not appropriate to the statement.
2. Type 3 Variables: Either “for little as” or “less than” will be used as appropriate to the actual premium.

Slide 8: No variables.

Slide 8 (NOTES): No variables.

Slide 9: No variables.

Slide 9 (NOTES): No variables.

Slide 10: No variables.

Slide 10 (NOTES):

1. Type 2 Variables: Statements made based on internal claims data will be will be based on the currently published data.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 11:

1. Type 1 Variables:
 - a. The states with cost of care displayed will vary based on the situs state of the group. It will also show possible retirement sites. Cost of care amounts will be based on the currently published Genworth Annual Cost of Care survey.
 - b. Average cost per “Month” or “Day” may vary based on sponsored plan options.
2. Type 3 Variables: Type of care and number of hours of care provided as shown in this demonstration may vary based on dynamics of a particular group. Annual costs of care will vary based on situs state of particular group. Cost of care information will be based on the currently published Genworth Annual Cost of Care survey.

Slide 11 (NOTES): No variables.

Slide 12:

1. Type 1 Variables:
 - a. The location, and the costs associated with it, will be based on the location for the group eligible class population.
2. Type 3 Variables:
 - a. Cost of care amounts will be based on the currently published Genworth Annual Cost of Care survey.
 - b. Type of care and number of hours of care provided as shown in this demonstration may vary based on dynamics of a particular group.

Slide 12 (NOTES):

1. Type 2 Variables: All source data, as well as years of experience, will be based on the most recent data published prior to publication.

Slide 13:

1. Type 1 Variables: Name and logo will be specific to the group sponsor.

Slide 13 (NOTES): No variables

Slide 14:

1. Type 1 Variables: Name and Group Policy Number will vary by case specific information.

Slide 14 (NOTES): No variables

Slide 15:

1. Type 1 Variables:
 - a. Name and Eligibility description will be specific to the group sponsor.
 - b. Benefit options and premium amounts will be based on the plan options available under the Group Policy issued to the sponsor.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will only be included if core a plan design is available to the group.
3. Type 3 Variables:
 - a. Time spans are developed from the cost of care.
 - b. Cost of care information will be updated to annually based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible class population.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 15 (NOTES): Same as above.

Slide 16:

1. Type 1 Variables: The age used for illustration will vary based on the specific eligible class population.

Slide 16 (NOTES): No Variables.

Slide 17:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be deleted if a core plan design is available to the group.

Slide 17 (NOTES):

1. Type 1 Variables: The number of options will be based on the plan options available under the Group Policy.

Slide 18:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy sponsored plan options.
 - c. The number of options will be based on the plan options available under the Group Policy.
 - d. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design is available to the group.

Slide 18 (NOTES):

1. Type 1 Variables: The number of options will be based on the plan options available under the Group Policy.

Slide 19:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy issued to the sponsor.
 - b. The number of variations will be based on the plan options available under the Group Policy.
 - c. The number of options will be based on the plan options available under the Group Policy.
 - d. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.

Slide 19 (NOTES): No Variables.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 20:

1. Type 1 Variables:
 - a. Premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and one buy-up option is available to the group.

Slide 20 (NOTES): No variables.

Slide 21:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
3. Type 3 Variables: Time spans are developed from the cost of care. Cost of care information will be based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible classes.

Slide 21 (NOTES):

1. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
2. Type 3 Variables: Cost of care information will be based on the currently published Genworth Annual Cost of Care survey.

Slide 22:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
3. Type 3 Variables: Time spans are developed from the cost of care. Cost of care information will be based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible classes.

Slide 22 (NOTES):

1. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
2. Type 3 Variables: Cost of care information will be based on the currently published Genworth Annual Cost of Care survey.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 23:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
3. Type 3 Variables: Time spans are developed from the cost of care. Cost of care information will be based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible classes.

Slide 23 (NOTES):

1. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.

Slide 24:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
3. Type 3 Variables: Time spans are developed from the cost of care. Cost of care information will be based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible classes.

Slide 24 (NOTES): Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.

Slide 25:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
3. Type 3 Variables: Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible classes.

Slide 25 (NOTES):

1. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
2. Type 3 Variables: Cost of care information will be based on the currently published Genworth Annual Cost of Care survey.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 26:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of options will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
3. Type 3 Variables: Time spans are developed from the cost of care. Cost of care information will be updated to annually based on the currently published Genworth Annual Cost of Care survey for the location appropriate to the eligible classes.

Slide 26 (NOTES):

1. Type 2 Variables: This slide will be only be included if a core plan design and two buy-up options are available to the group.
2. Type 3 Variables: Cost of care information will be based on the currently published Genworth Annual Cost of Care survey.

Slide 27:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The number of variations will be based on the plan options available under the Group Policy.
 - c. The number of options will be based on the plan options available under the Group Policy.
 - d. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables:
 - a. This slide will be deleted if a core plan design only is available to the group.
 - b. Variables “YOUR” & “(INCLUDING CORE)” will be included when Buy-Up Options are available.

Slide 27 (NOTES): Type 2 Variables: This slide will be deleted if a core plan design only is available to the group.

Slide 28:

1. Type 1 Variables:
 - a. Benefit and premium amounts will be based on the sponsored plan options available under the Group Policy.
 - b. The age used for illustration will vary based on the specific eligible class population.
 - c.
2. Type 2 Variables: This slide will be included if a core plan design is available to the group.

Slide 28 (NOTES):

1. Type 2 Variables: This slide will be included if a core plan design is available to the group.

Slide 29:

1. Type 2 Variables: This slide may be deleted if a core plan design only is available to the group.

Slide 29 (NOTES): Same as above.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 30:

1. Type 1 Variables: The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide may be deleted if a core plan design is available to the group.
3. Type 3 Variables:
 - a. Reference to [30] years used for illustration will vary based on the specific plan options available under the Group Policy.
 - b. Cost of care amounts will be based on the currently published Genworth Annual Cost of Care Survey for the location appropriate to the eligible classes.
 - c. Inflation rate assumptions will be based on current inflation rate at time of publication (3, 4, 5, 6, 7, 8, 9, or 10%)

Slide 30 (NOTES): Same as above.

Slide 31:

1. Type 1 Variables:
 - a. Benefit options and amounts will be based on the plan options available under the Group Policy.
 - b. The number of variations will be based on the plan options available under the Group Policy.
2. Type 2 Variables: This slide may be deleted if a core plan design is available to the group.

Slide 31 (NOTES): Same as above.

Slide 32:

1. Type 1 Variables:
 - a. Benefit options, amounts, and premium will be based on the plan options available under the Group Policy issued to the sponsor.
 - b. The age used for illustration will vary based on the specific eligible class population.
2. Type 2 Variables: This slide may be deleted if a core plan design is available to the group.

Slide 32 (NOTES): Same as above.

Slide 33:

1. Type 2 Variables: This slide will only be included if Nonforfeiture Benefit Rider is an option available under the Group Policy.

Slide 30 (NOTES): Same as above.

Slide 34:

1. Type 1 Variables: Eligible classes will be based on that available under the Group Policy.
2. Type 2 Variables: "Who is eligible for Core/Voluntary Program" appears only if core plan design is available under the Group Policy.

Slide 34 (NOTES): No variables.

Slide 35: No variables

Slide 35 (NOTES): No variables.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
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Slide 36:

1. Type 1 Variables:
 - a. Eligible classes and underwriting parameters will be based on that available under the Group Policy.
 - b. Benefit options and premium amounts will be based on the plan options available under the Group Policy.
 - c. The age used for illustration will vary based on the age dynamics of the eligible classes under the Group Policy.

Slide 36 (NOTES): Eligible classes and underwriting parameters will be based on that available under the Group Policy issued to the sponsor.

Slide 37:

1. Type 1 Variables:
 - a. Eligible classes will be based on that available under the Group Policy.
 - b. Reference to free look period {30/45/60/90} will be based on that available under the Group Policy.
 - c. Reference to “Employer/Group” will be based on Group Sponsor.
2. Type 2 Variables: Variable “and is paying...” will appear only if core plan design is available.

Slide 37 (NOTES):

1. Type 1 Variables: Reference to free look period will be based on the sponsored plan option.
2. **Video Pop-Up:** What Are the Advantages? Approved video script in form number 45330VS, previously approved.

Slide 38:

1. Type 1 Variables: Eligible classes, discounts and types of enrollment are based on the sponsored plan.
2. Type 2 Variables: This slide may be deleted for if a core plan design is available to the group.

Slide 38 (NOTES): Same as above.

Slide 39 & 40:

1. Type 1 Variables: State specific details and requirements will vary based on the specific state:
2. Type 2 Variables: This slide will be included if coverage is partnership certified in situs state.

Slide 39 & 40(NOTES):

1. Type 2 Variables: This slide will be included if the coverage is partnership certified in situs state.

Slide 41:

1. Type 2 Variables: This statement will not appear if it is not accurate for the year in which the presentation is given.
2. Type 3 Variables:
 - a. Reference to Genworth Life’s ranking will be updated to reflect the current ranking from the source for the year in which the presentation is given.
 - b. Number of years will be updated to reflect current information as of the end of the prior calendar year.

GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY: 50351 030110
DYNAMIC EMPLOYEE PRESENTATION

Slide 41 (NOTES):

1. Type 3 Variables: Number of years will be updated to reflect current information as of the end of the prior calendar year.

Slide 42:

1. Type 1 Variables: Dates, names, website, phone numbers, eligible classes and underwriting are based on the sponsored plan.
2. Type 2 Variables: Reference to family members will not appear based on eligible classes under the Group Policy

Slide 42 (NOTES): Same as above.

Slide 43: No variables.

Slide 43 (NOTES): No variables.

Slide 44:

1. Type 2 Variables:
 - a. The Return of Premium bullet will not appear if the Group Policy includes the benefit.
 - b. Only the exclusions of the Group Policy will be included.
 - c. References to Coordination of Benefits will appear if included in the Group Policy.

Slide 44 (NOTES): Same as above with the following addition...

1. Type 1 Variables: Benefit options will be based on the plan options available under the Group Policy issued to the sponsor

Slide 45:

1. Type 1 Variables: Names and policy numbers will be vary based on the Group Policy..

Slide 45 (NOTES): No Variables

Slide 46: No Variables

Slide 46 (NOTES): No Variables

Slide 47: No Variables

Slide 47 (NOTES):

1. Type 2 Variables: Reference to easier approval process (underwriting) and payroll deduction will appear, based on the sponsored plan.

Slide 48:

1. Type 2 Variables: URL to Genworth wellness website may or may not appear.

Slide 48 (NOTES):

1. Type 3 Variables: Cost of care amounts will be updated annually based on the currently published Genworth Annual Cost of Care Survey for the location appropriate to the group eligible class population.

Slide 49: No variables.

Slide 49 (NOTES): No variables.



The following script is for videos that were made of the listed couples in November 2007 (Turpin) and January 2008 (Stelling) who own Genworth Life Insurance Company long term care coverage.

Interviews were filmed in the persons' homes, in response to general questions on the topic of long term care insurance. All persons were aware that they were filmed. They were not compensated for the interviews, and have signed authorizations to release the videos. The entire video is not shown, only excerpts that are pertinent to the questions asked.

VIDEO:

Names super-imposed:

Bob & Nancy Stelling
LTC Insurance Owners

LoVerne & Roland Turpin
LTC Insurance Owners

1. Why consider Long Term Care Insurance?

Asset Protection

Stelling: We don't want to lose what we've worked very hard for and this was a solution -- if something catastrophic happened that we wouldn't have to change dramatically the way our lifestyles have become.

Cut to Turpin:

Turpin: For me long-term care was an absolute, essential, must, because when you weigh it against when what you have to pay or where you would go if you didn't have coverage – to a public facility, it didn't look appealing.

Impact on family

Stelling: Well in my case it would be the burden on the family, and with the way families are going in so many directions today, I don't think it would be right to expect to have that responsibility placed on them.

Stelling: life goes on, family goes on, assets come and go, and I would be the one stuck in a bad nursing home if I didn't have proper coverage.

Cut to Stelling

Peace of mind

Stelling: Well, we knew that they had long term care insurance and we thought well, maybe, we ought to explore it because the price of medical coverage and the price of, you know, being housed in a facility is just outrageous; and you're just having a gamble when you don't think about long term care insurance.

I'm not invincible, something could happen to me, this could be me. I could be there having my hip replaced. . . .I could be there having my knee replaced or some other even more dramatic and drastic procedure, so... it's nice to have a little bit of comfort.

2. What does Long Term Care Insurance cover?

Care at home

Turpin: One of the key aspects of Genworth's product that attracted me was that it afforded the opportunity for in-home care, not only at a nursing home facility, but a patient could stay at their own home in their familiar surroundings among family.

3. What are the misconceptions about LTC services?

Cost of care

Turpin: With my mother ending up having to be in the best care -- in a nursing home -- for over five years. . . .And that was quite expensive, quite expensive. No insurance was there to cover it. And it really was a very devastating to the assets that they worked hard for over the years to accumulate.

Stelling: I thought that for the amount of coverage that we got it was going to be very expensive. I know my health insurance is very expensive that I have to pay. I thought this would be probably on a par with that, but it's less then, what you know, I pay monthly for a health insurance policy.

Care at home

I basically thought that the long term care insurance was if I had to go to a home of some type or you know...Facility to stay in the facility and I was pleasantly surprised that we had the option of having someone come to the home, a traveling nurse or whatever to take care of me in my home so if I could, I wouldn't have to go a long term care facility. So that was new to me and that was very appealing to me.

4. How do I choose my coverage?

Personal finances

Stelling: Pretty much looked at our budget, looking at what we would need to be comfortable in our day-to-day and month-to-month annual living, what our expenses were.

And... I think we came up with a number that we wouldn't feel strapped as far as a budget was concerned but we could take care of our financial obligations whether they happened in the immediate future or down the line.

Cut to Turpin

Cost of care

Turpin: I looked at the cost of the plan in terms of what it would compensate for nursing home care on the monthly basis. And then I looked at my budget in terms of what I could afford in a monthly payment.

5. Why Genworth Life?

Experience

Stelling: I started looking at different policies and just doing little bits of research here and there about plans, just basically plans because it was very foreign to me. And Genworth seemed to have a good reputation and it looked like their policy might be comprehensive, certainly for our needs.

Financial strength

Stelling: Genworth had a good name. We wanted to have somebody that was big enough that we knew twenty years from now was still going to be there and still going to be financially stable that would be able to give us what they have promised us.

6. What are the advantages?

Affordable options

Stelling: I was pleasantly surprised at the... at the price of it itself so... for that amount of money that we're spending each year, it sure does give us a peace of mind knowing that we have those funds available to us if everything should happen or anything should happen.

Choice of caregivers

Stelling: I think the freedom to be able to choose how we use it ...another benefit. We weren't restricted to this company or that company or this facility and that facility, that we could choose whom our caregivers would be, that was, that's also a nice factor.

Care coordination

Stelling: It's almost like a contractor, having sub-contractors come in, you know, so that there would be a coordinated effort and it's not left up to a family member or a third person trying to piece together all of these caregivers and you know . . . okay, we need, occupational therapy this day, we need a homecare nurse to do bandage changes. We need a nutritionist to come in, that there would be somebody who could help . . . coordinate all of those actions and be a resource person.

Peace of mind

Stelling: I mean if you didn't have health insurance, look what can happen to you, if you don't have car insurance, so we looked at it the same way. We know we're going to grow old and hopefully we'll never use it, but it's going to be there for us if we do.

Turpin: Since I purchased the Genworth plan, I don't think about how much it's costing me each month, I try to focus on my feeling of security that if something does happen I have coverage and to me that's worth sacrificing something else to have that security. I feel a sense of comfort in the fact that I am protected.

7. Why apply now?

Lower premiums

Turpin: I looked at the age factor, I felt that it would be more important for me to purchase this at a younger age, I wish I had gotten into when I was in our 50s because I would have locked into a much lower premium.

And I found that right away, you know, the earlier you can get into it, age wise and other wise, the better for you because you, generally in most plans, you could generally lock in your monthly payment.